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THE UNIVERSITY OF ALBERTA

A DEMOGRAPHIC AND NUPTIALITY TABLE ANALYSIS FOR CANADA'S DIVORCED POPULATION

by

© CAMERON WARD STOUT

A THESIS
SUBMITTED TO THE FACULTY OF GRADUATE STUDIES AND RESEARCH
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE
OF MASTER OF ARTS
IN
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DEPARTMENT OF SOCIOLOGY

EDMONTON, ALBERTA
FALL, 1987

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The undersigned certify that they have read, and recommend to the Faculty of Graduate Studies and Research, for acceptance, a thesis entitled A DEMOGRAPHIC AND NUPTIALITY TABLE ANALYSIS FOR CANADA'S DIVORCED POPULATION submitted by CAMERON WARD STOUT in partial fulfilment of the requirements for the degree of MASTER OF ARTS in DEMOGRAPHY.

....

Supervisor

.........L. Kaim.........

....

Date: 21 May 1987

DEDICATION

This thesis is dedicated with much love and appreciation to my parents, Marie and Jim Stout. Without their encouragement and support this paper may never have been written.

ABSTRACT

This study entails a demographic and nuptiality table analysis of Canada's divorced population. Data for this analysis was obtained from the 1984 Family History Survey which was sponsored by the Housing, Family, and Social Division of Statistics Canada. The survey's sample population was weighted by province in order to provide more accurate population estimates.

This thesis analyzes two stages of marital history (1) first marriages which ended in divorce and (2) first divorces which ended in remarriage. For both males and females, single decrement tables were developed according to various categories of educational attainment, employment status, presence of children, and region. For each of these sub-populations, the average expected time remaining in first marriage and first divorce are analyzed and compared.

The populations of less affluent and more traditional regions (i.e., Quebec and the Atlantic Provinces) were expected to experience longer durations of marriage and divorce. The presence of children was expected to deter divorce and hasten remarriage. For males, the higher levels of economic stability, as measured by educational attainment and employment status, were expected to be associated with shorter durations of marriage and divorce. Females with higher levels of economic independence (also measured by educational attainment and employment status) were expected to divorce sooner and remarry later than less financially independent females.

In general, the findings show notable support for the hypotheses concerning the variates of region and children. Less consistent results were found for the education and employment hypotheses. Although less conclusive, the variates of educational attainment and employment status show interesting patterns of marital behaviour for both males and females.

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During the course of my thesis, I received valuable support and assistance from a number of individuals. I would like to thank the members of my thesis committee for their guidance and helpful suggestions. I will always be indebted to my supervisor, Dr. Wayne McVey Jr., for his continuous advice, support, and patience.

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I. Introduction and Literature Review

Introduction

Until recently, the divorce rate in Canada had increased steadily since the Divorce Act of 1968. Current marital histories of many Canadians differ considerably from previous generations. "Marital history is a term which refers to dates of changes in the marital status of a person in the course of his entire life or up to a particular point in life, such as the present"(Shryock and Siegel, 1976:162). An individual's marital history is a record of marriages and marital dissolutions that have occurred over a period of time. Marital dissolution can result from widowhood, separation, or divorce. Unlike widowhood, divorce usually occurs much earlier in an individual's life. Since divorced individuals tend to be younger than those widowed, they have better prospects for remarriage. Divorce and remarriage have become significant events in the marital history of many Canadians.

Separation has been cited as a major component of marital dissolution that has been too often ignored. McVey and Robinson (1981) suggest that analyzing divorce statistics alone will lead to an underestimation of marital dissolution. Theoretically, however, separation does not necessarily mean the death of a marriage for those individuals may later resolve their differences and save the marriage. It should be noted that only the widowed and the divorced are eligible for remarriage. Separation is usually a transitory stage preceeding divorce, but cannot be classified as a component of marital history because reconciliation is still a possibility. It is only after divorce or widowhood that a second union is possible. Individuals currently separated are still legally married and, hence, without divorce or death of a spouse are not eligible for remarriage. Caution, however, should be taken with regards to separation when analyzing the duration of marriages. Since separation for not less than three years is one ground for divorce in Canada, the duration of an intact marriage ending in divorce may be overestimated in comparison with those divorces petitioned on more immediate grounds as in physical cruelty (McKie, et al., 1983).

Increasing numbers of blended families, lone parents, and multiple marriages are a direct result of high divorce and remarriage activity. The capacity to predict which segments of the population tend to divorce or remarry, as well as the tempo at which these events occur would be most beneficial. As marital behaviour changes, the capacity to make more accurate or sensitive predictions is a necessity in providing the solutions to the housing, social, and financial needs of any society.

Canadian Perspective

In 1968, Canada revised the Divorce Act allowing divorce to be more easily attained. It is expected that divorce will soon exceed widowhood as the major component of marital dissolution (Robinson and McVey, 1985). The purpose of this thesis is to further study the impact of divorce on marital history and to analyze selected characteristics of the married and the divorced populations that may influence the duration of these marital events.

Very little research has been conducted on the complete marital history of Canadians. The major reason for this is the lack of available data concerning the stages of marital history, such as singlehood, marriage, divorce, and widowhood. Census documents provide statistics for each stage at a specific moment in time, but they fail to provide sufficient information concerning the transition from one stage to the next (i.e., married to divorced or divorced to remarried). In the Canadian Census, only current marital status is reported regardless of previous marital history, hence, no distinction is made between first, second, or third marriages. Nor does the Canadian Census provide information as to how many Canadians have ever experienced divorce or remarriage. Thomas Burch (1985) suggests that the Census provides ample statistics regarding how many divorces occur in a given year and how many individuals are currently divorced, but fails to provide the marital history of the divorced and remarried populations. Burch further suggests that this may not be a defect in our census as much as a practical constraint regarding the amount of detail the Census can provide. Since the Census is not able to provide such information, the need for special purpose surveys becomes most apparent (Burch, 1985). Unfortunately, in Canada special purpose surveys are rare and tend to be only of recent origin.

American marital history data has been made available and analyzed for some time now. Unlike our American counterparts, data concerning the marital histories of Canadians is only a recent acquisition. Hence, much of the theory grounding divorce and remarriage is based on the previous history of the American population. Comparisons of the similarities and differences between the Canadian and the American populations are needed in order to better understand the marital patterns of Canadians. Theoretical support for the American patterns may not necessarily apply to the Canadian situation. Differences in ethnic and religious composition, social norms, divorce legislation, prosperity, etc., will lead to differences in marital behaviour.

McVey and Robinson (1985) compared selected aspects of marital dissolution in Canada and the United States. They found that the basic trends of divorce and marriage rates have been similar for the last six decades. They concluded that the differences between the two countries was one of magnitude and not direction. Although direction, as in increasing or decreasing divorce and marriage rates, is important in the analysis of marital histories; it is of even greater importance that the magnitude of change in marital behaviour be analyzed. Tolerance toward divorce and remarriage may be less in Canada than in the United States.

The most obvious difference between Canada and the United States is in regard to their histories in divorce law. The United States adopted more liberal divorce laws considerably earlier than was the case in Canada. The most liberal divorce law in Canada to date was legislated in 1968. The significant aspect of the 1968 law was the incorporation of a no-fault judgement in marital dissolution. No longer did one spouse have to accept or prove blame for the marriage breakdown (McKie, et al., 1983). A remedy for bad marriages was now available without concern for the cause of marital dissatisfaction. The trend appears to be a shifting to less advocacy in divorce jurisprudence.

It is true that liberalized divorce laws cause higher divorce rates. However, those laws are passed because more people want divorces (Goode, 1982). Laws and codes change in the 'fruitless pursuit' of the perfect set of rules (McKie, et al., 1983). As the population changes, so does the 'perfect' set of rules. The 'perfect' set of rules enacted in 1968 resulted in higher divorce activity. As McKie, et al. (1983) suggest, if this was the only reason for increasing divorce rates, then we would expect the rates to have since declined as the 'compression effect' made its way through our divorce courts. This 'compression effect' may have already expired because the divorce rate in Canada has been declining since 1982. In 1982 there were 285.9 divorces per 100,000 population (Statistics Canada, 1982:16) and by 1985 the rate has decreased to 244.4 divorces per 100,000 population (Statistics Canada, 1985:16). Compared to previous generations, however, the divorce rate still remains relatively high.

There are other factors involved with the changing marital patterns of the Canadian population. One major factor that affects the level of divorce activity is the degree of tolerance society has for divorce. "Divorce has gone from being socially reprehensible to something that is both acceptable and normal and even something which immortalizes otherwise very ordinary people" (McKie, et al., 1983:57). If divorce is not as scorned as it once was, it follows that divorce rates would climb as divorce became more acceptable behaviour. In the United States, Glick and Norton (1977) conclude that improved status of ethnic minorities, more liberal attitudes of the church, effective birth control methods, and greater independence for males and females goes hand in hand with an increasing tolerance of divorce to end bad marriages. McVey adds that "...the televised portrayal of economically independent career women, the divorced and widowed coping with stress and financial hardship, and the variety of cohabitation combinations indicate the increasing societal acceptance of these living arrangement options (McVey, 1983:477). In Canada, the trend has been a continuation of most traditional marital patterns, albeit with an increasing tolerance of divorce to end a bad marriage (McKie, et al., 1983).

It should be noted that high levels of separation and desertion were two of Canada's traditional marital patterns prior to the 1968 Divorce Act. With an increased tolerance for divorce as a legal and viable alternative, it follows that separation and desertion levels would decline proportionately. The importance of legality behind divorce cannot be overemphasized. "A couple may consider themselves to be divorced emotionally, economically, or socially, but until the legal channel for divorce has been successfully navigated, they are not divorced in the eyes of the law, and thus are still married" (McKie, et al., 1983:104).

There are many studies, in Canada and the United States, which have analyzed increasing divorce rates and probabilities of divorce for various populations (Adams and Nagnur, 1981; Dumas, 1985; Glick and Norton, 1973; Glick and Norton, 1971; Krishnan, 1971; Krishnan and Rowe, 1980; Laing and Krishnan, 1976; McKie, et al., 1983; Robinson and McVey, 1985; and Schoen, 1975). Most studies seem to agree that the tendency of marriages to end in divorce is increasing with successive generations. Between 1967 and 1976 alone divorce increased from only 13 per cent to 40 per cent of all marriage dissolutions (McKie, et al., 1983). By 1982, divorce accounted for 45.3 per cent of all marital dissolutions (Statistics Canada, 1982:16,48), but by 1985 only 41.5 per cent of marital dissolutions were divorces (Statistics Canada, 1985:16,48). With declining divorce rates, divorce as a proportion of marital dissolutions has declined as well.

Jean Dumas (1985) reports there were 70,436 divorces in Canada in 1982. In 1984, there were 65,172 divorces and during 1985 only 61,980 divorces (Statistics Canada, 1985:16). There were 8,456 fewer divorces in 1985 than there was in 1982 (See Table 1). Canada may very well have surpassed the 'compression effect' that McKie, et al. (1983) have referred to. Adams and Nagnur (1981) report that approximately one out of every four marriages will end in divorce. Therefore, twenty-five per cent of Canadian couples will divorce if the current trends prevail. As early as 1971, Glick and Norton (1971) reported that in the United States close to one-third (33.3 %) of the whites and one-half (50 %) of the black population would eventually divorce. There is quite a contrast between the two countries especially if one considers the two time frames involved. Canada's relatively high divorce rate remains considerably lower than that of the United States.

Table 1

Number of Divorces and Divorce Rates in Canada between 1980 and 1985

	YEAR				
	1981	1982	1983	1984	1985
Number of Divorces	67,671	70,436	68,567	65,172	61,980
Divorce Rate per 100,000 population	278.0	285.9	275.5	259.4	244.4

Sources: Statistics Canada, Vital Statistics, Vol. II, Marriage and Divorce, 1981, Table 1.
Statistics Canada, Vital Statistics, Vol. II, Marriage and Divorce, 1983, Table 1.
Statistics Canada, Vital Statistics, Vol. II, Marriage and Divorce, 1985, Table 1.

Duration of marriage prior to divorce is also a major factor in the determination of divorce probabilities. In Canada between 1969 and 1979, one-fifth of the divorcing couples had less than five years of marriage duration. During the same period, almost fifty per cent of the divorcing couples had marriages that lasted less than 10 years (McKie, et al., 1983). In 1971, the United States had already reported that half of their divorces occurred within less than eight years after first marriage for their white population and only slightly over eight years for their black population (Glick and Norton, 1971). It should be noted that comparing populations across different time periods can be misleading. The intention of doing so was to emphasize the apparently different stages the two countries are at in terms of high divorce activity.

Are more Canadians and Americans divorcing sooner than previous generations and, if so, will this trend continue now that divorce rates have been decreasing? The compositional characteristics of a divorced population may provide explanations as to why certain people opt for divorce and others do not. The similarities of a sub-population provide some theoretical bases for the explanation of marital behaviour. People in different social positions are likely to be socialized differently, have contrasting expectations of marriage (Goode,1982), and view the option of divorce from different perspectives. Certain economic and social characteristics of the population tend to be associated with higher divorce rates and shorter durations of first marriage. Educational attainment and employment status are, as a rule, good indicators of economic well being.

Economic factors hypothesized to 'cement' a marriage are referred to as income effects. Those economic factors that are hypothesized to promote marital dissolution are referred to as 'independence' effects (Mott and Moore, 1983). High earnings by the husband is an example of an income effect, while the wife's high potential earnings is an example of an independence effect. Income and independence effects have an opposing influence on the divorce rate.

As divorce rates escalated in Canada, so had remarriage rates. In Canada, between 1954 and 1964, remarriages averaged approximately thirteen per cent of all marriages (Schlesinger, 1970). By 1980, remarriages accounted for more than one-fourth (26.6 %) of all marriages (Robinson and McVey, 1985). By 1985, remarriages accounted for 29.7% of all marriages (Statistics Canada, Marriages and Divorces, 1985:8). This rapid increase in remarriage rates is a result of a significant shift from widowed to divorced as the previous marital status of remarriage partners (Robinson and McVey,1985). They report that, in 1961, 44.8 per cent of all remarriage partners were divorced. By 1980, 83.1 per cent of all remarriage partners had been previously divorced (McVey, 1983). By 1985, divorce accounted for 86.2 per cent of all remarriages (Statistics Canada, 1985:8).

Adams and Nagnur (1981) add that between 1975 and 1977 more than 80 per cent of the divorced males and 75 per cent of the divorced females will eventually remarry. The high divorce rates followed by high remarriage rates have had a dramatic effect on the marital patterns of Canadians. With such high remarriage probabilities for the divorced population, it would be more informative to investigate the tempo of remarriage rather than the likelihood of remarriage (Mott and Moore, 1983). Without considering the pace of remarriage, interpretations of the socioeconomic and demographic predictors of remarriage are misleading (Mott and Moore, 1983). In order to better understand remarriage patterns, the socioeconomic and demographic characteristics of the population need to be analyzed in terms of both the probability of remarriage and the speed at which remarriage occurs.

The determinants of the probability and the timing of remarriage have often been cited as the same determinants that lead to divorce. Factors that encourage a person to divorce are frequently hypothesized to be the same factors that will inhibit remarriage. Likewise, those factors that deter a person from divorcing will tend to promote a quick remarriage (Becker, et al., 1977). Social and economic independence increases the incentive, or ability, to divorce while reducing the likelihood, or need, for remarriage. Mott and Moore found that "...low education, not being employed, and --- to a lesser extent --- not having any children appear to be useful predictors of early remarriage" (Mott and Moore, 1983:433).

Previous research in Canada analyzed various social and economic characteristics of the married and the divorced populations. The degree of influence that these characteristics have on the duration of marital stages remains to be seen. This study intends to analyze four variables associated with duration of first marriage and duration between first and second marriages for the divorced population; (1) educational attainment, (2) classification of employment, (3) presence or absence of children, and (4) the region of Canada. The literature review for each of these variables will be discussed separately.

Educational Attainment

It is expected that the more education an individual has the greater the prospects of obtaining higher paid employment. Correspondingly, the more educated male should be financially secure and better able to cope with the cost of child and spousal support, as well as the court fees and additional living accommodations that result from the decision to divorce. The more educated males and females are expected to find divorce a more economically viable option than their less educated counterparts. It follows that divorce would be obtained sooner in a marriage if the individual was financially secure. Higher education leads to higher levels of emotional maturity (Rankin and Maneker, 1985). With emotional maturity there is also an acquired level of emotional independence. Higher educational attainment leads to greater emotional maturity and, thus, greater levels of emotional independence. The combination of greater financial security and greater emotional independence is expected to permit those individuals, who want a divorce, to do so at an earlier stage of marriage than those with less security and less independence. Therefore, individuals with high levels of education are expected to divorce sooner than those individuals with less education.

There have been studies in both the United States and Canada which provide evidence that higher educational attainment does not have a direct inverse relationship with divorcing couples' duration of marriage. Thomas Burch (1985:29) suggests there is a bell-shaped relationship between education and divorce, "...with the lowest per cent of ever divorced among those with eight or fewer years of education and among post-secondary graduates." In the United States, Glick and Norton (1971) suggest that men with incomplete high school or college education tended to divorce sooner than those men who had completed their desired education. This would imply that it is not the level of educational attainment that influences early divorce, but instead a matter of success versus failure in obtaining the desired level of education. Individuals who withdrew before completing their education are also expected to dissolve a marriage sooner and more often than those individuals that complete their education. Males with the lowest probability of divorce, in the first five years of marriage, had either graduated from college or had only graduated from high school. Males the did not finish their high school or college education had the highest probability of divorce during the first five years of marriage (Glick and Norton, 1971). "Evidently men who continued their schooling until they reached their goal of graduating from high school ---or until they graduated from college--- had personal and social characteristics that inclined them either to postpone their decision to obtain a divorce while they attempted to keep their marriage intact, or to decide not to obtain a divorce at all" (Glick and Norton, 1971: 315). In 1977, however, Glick and Norton reported that the divorce level for college men had increased considerably and had converged with the level for other men (Glick and Norton, 1977). Are high divorce rates and shorter durations of marriage anticipated in the future for the more educated American male? Equally as important, is the question of whether Canadian males and American males have the same marital pattern once educational attainment has been taken into account.

The inverse relationship between duration of marriage and educational attainment may be more evident among women. Over the past few decades there has been a dramatic increase in the level of educational attainment of Canadian women. Associated with higher education is the greater degree of independence for females within marriage. As with males, higher education tends to lead to better employment and correspondingly, greater financial security. The financial security that women earn on their own increases their level of independence and decreases their dependence on spouses. With higher education, women are qualified for more prestigious and better paying employment. They are able to financially support themselves better than women with less education and less income. Higher education also may lead to a greater degree of confidence for the individual. The more educated female may feel more confident about herself and, thus, more assured that she can both financially and emotionally stand on her own. Educated women, therefore, are in a better position to opt out of a bad marriage and can do so as soon as they wish. Maureen Baker (1984) found that academic women are more often personally involved in marriage dissolution. In other words, higher educated females tend to initiate divorce proceedings more often than less educated females.

In the United States, Houseknecht and Spanier (1976) found divorce rates to be high among women who had received a post-bachelor education. Glick and Norton (1977) suggest that highly educated women may possess personality traits and a level of career development that conflicts with harmonious marriage. Women with at least seventeen years of completed schooling were reported to have below average marital stability. Studies have found a positive relationship between education and age at first marriage, as well as education and the divorce rate. With high education, postponement of first marriage and high divorce rates, it follows that the duration of marriage would be shorter for the more educated females.

For males, the factors associated with high divorce probabilities are proposed to have the same effect on the probabilities of remarriage. Those factors associated with duration of first marriage are also proposed to be positively associated with duration of divorce. Higher education is proposed to be inversely associated with duration of first marriage, and inversely associated with duration of divorce. However, in the United States, Glick and Norton (1971) found that males with high school graduation were remarrying after divorce at a greater rate than males with incomplete high school or incomplete college education. This would imply that remarriage rates tend to be more dependent upon whether the individual has completed his desired level of education rather than on the actual level of education attained.

For females, educational factors associated with high divorce probabilities are proposed to have an inverse effect on the probabilities of remarriage. Those factors associated with duration of first marriage are also proposed to be inversely associated with duration of divorce. Mott and Moore (1983) found that a white woman's higher education attainment was strongly associated with below average probabilities of remarriage. The United States' Department of Health, Education, and Welfare reports that the probabilities of remarriage "...show a consistent relationship with educational attainment at all durations of divorce: the greater the educational attainment, the lower the probability of having remarried" (Grady, 1980:8). The United States Government also reports that after one year of divorce, women with less than 12 years of education were about twice as likely to have remarried as those with more than 12 years. For the first five years of divorce, the more educated females have higher remarriage probabilities than the less educated females (Grady, 1980). The same study reports that although "...the differences are not statistically significant, the median number of years to remarriage was 2 years for women with less than 12 years of education compared with more than 4 years for women with more than 12 years of education" (Grady, 1980:8). Mott and Moore (1983) claim that higher educated women tend to attract a higher wage in the job market and, thus, are more likely to earn a wage that will enable them to support themselves and remain divorced.

Higher education leading to greater financial and emotional independence makes remarriage an option; not a necessity. Women who can survive on their own without spousal support need not hasten remarriage and, hence, are expected to remain divorced longer than the more dependent women. Less independent women may find their options more limited and the option of remarriage more of a necessity.

Employment Status

As with educational attainment, it is expected that white collar workers are more financially secure than blue collar workers and, thus, better able to afford the costs of divorce. Thomas (1967) notes that divorces are expensive (ie., court fees, alimony, etc.) and, correspondingly, may help explain why relatively more people divorce during periods of business prosperity. William Goode adds that "...the correlation of divorce with prosperity does not mean that families are less happy during prosperity, or more contented during a depression. Instead the cost of divorce itself and the still greater cost of establishing new households prevent people from breaking up households during hard times" (Goode, 1982:154). It would follow that an individual's prosperity would have a direct relationship with the probability of divorce. In other words, the more affluent an individual is, the less likely he or she will consider the costs of divorce an overbearing financial burden.

With higher incomes, white collar workers are expected to have greater financial independence and, correspondingly, duration of first marriage is expected to be shorter for white collar workers than for blue collar workers. Goode (1982), Glick and Norton (1971) have found empirical evidence which negates this hypothesis. They provide evidence that, in the United States, divorce was more common among the lower social strata. Goode (1982) argues that the perception of high alimony and child support payments is enough to deter many high income individuals from divorcing. Glick and Norton (1971) conclude that poor men tended to postpone divorce, but men who had taken the most time to divorce were in the highest income group. Kitson and Raschke, however, found that while those of lower socioeconomic status "...still account for more of the divorces, the percentage increase in divorce is greater among higher status groups" (Kitson and Raschke, 1983:161). The increase in divorce among the higher status groups may be a reflection of more liberal divorce legislation (i.e., less advocacy in divorce jurisprudence). In Canada, however, Peters (1976) found inconclusive evidence to support the argument that income is inversely related to the divorce rate.

There have been numerous studies in Canada and the United States that analyze the association between divorce rates and labour force participation. The increasing role of females in the labour force has changed the marital behaviour of both Canadian and American women. Only a few decades ago most women not support themselves without a husband's income because of the few employment opportunities available to them albeit for domestic service (Goode, 1982). Since most of these women had no income of their own, they rarely considered divorce as a viable alternative to an unhappy marriage. They instead tended to remain married and entirely dependent upon their husbands for financial support. However, times have changed and women are becoming increasingly more involved in the labour force.

Margrit Eichler (1983) reports that in 1979 the majority of Canadian wives between the ages twenty and sixty-four were actively involved in the labour force. "One of the most striking social trends of the century is the progressive influx of married women into the labour force" (Moen, 1983:397). "This is an unprecedented shift in the economic structure of Canadian families from a breadwinner family to a two-earner family" (Eichler, 1982:44-45). The two-provider family is becoming the norm and the breadwinner family less evident. Eichler contends that increased labour force participation by married women may very well contribute to the rapid increase in the number and rate of divorces.

Makabe evaluated divorce in terms of economic costs. "If women, as workers, acquire direct access to economic resources and thus become less dependent upon marriage for support, their bargaining positions are improved and the cost of marital dissolution becomes more affordable" (1980:176). Huber and Spitze (1980) suggest that employed wives with husbands who are minimally involved in family and household duties are most likely to consider divorce as an option to an unsatisfactory marriage. They state that this relationship is maintained even when young children are present. "Presumably, these women feel that they are no longer financially dependent on their husband and while they have taken on the new role of breadwinner, the husband has not increased his contribution to the household" (Baker, 1984:22).

Eventually spouses will become less dependent upon one another because they will both be earning an income (Goode, 1982). Eichler (1983) believes that eventually the financial independence, of the two spouses, will lead to better quality marriages that will be maintained through mutual love and not through financial dependence. Until this occurs, however, unsatisfactory marriages need not remain intact for the sole reason of financial security if both spouses earn an adequate income. Spouses with separate incomes will have some degree of economic independence. "Cross-cultural ethnographic and demographic studies support the view that greater gender equality and economic independence play roles in the increase in divorce" (Kitson and Raschke, 1983:159). The degree of economic independence is dependent upon the level of the individual's income. Higher levels of financial independence that result from higher incomes will more readily allow the individual to divorce. In the study by Ranken and Maneker (1985), divorce rates were found to be high among women with high employment earnings. Financially independent women were more confident that they could survive on their own outside the context of marriage.

It would therefore seem reasonable to expect that white collar workers would be in a better position to divorce, if they so desired, than blue collar workers. The costs of divorce and the costs of survival after divorce would be less of a burden on white collar workers than on the less financially secure blue collar workers.

Employment prospects and financial security are also important factors involved in a divorced individual's decision to remarry. The factors involved in the decision to divorce are proposed to hasten the decision for males to remarry, but delay the decision for females to remarry.

The remarriage behaviour of males may be influenced by both financial stability and the need for household maintenance. On the one hand, divorced males who are paying alimony and/or child support from the previous marriage may find a second household too financially burdensome to handle. The more income an individual earns, the more likely he will be able to financially support the two household units and, thus, the greater the prospects are for remarriage. Those individuals who are not financially supporting the members of a previous marriage are in a better economic position to consider the prospects of remarriage. These males have more flexibility in selecting a second mate. In other words, the second spouse need not necessarily be financially secure in her own right and, thus, may provide the duties of household maintenance previously provided by the husband's first spouse. With alimony and child support payments, a divorced male may be limited to selecting a second mate that will not be an additional financial burden. The more financially secure white collar males are expected to consider a second family less of a burden than blue collar males. It is proposed that males with high employment status will have shorter durations of both first marriage and divorce than males with low employment status.

The remarriage patterns of women are also expected to be associated with financial need. In the United States, welfare recipients were found to have a remarriage rate three times greater than non-welfare recipients (Bahr, 1979). As the income for divorced women increases, the need to remarry declines. Mott and Moore (1983) found that non-working women were most likely to have remarried during the first year after divorce. "In contrast, those women who were working full time and were satisfied with their employment were well below average in their first-year remarriage propensities" (Mott and Moore, 1983:431). The increased participation of females in the labour force has eased their economic dependency and, correspondingly, decreased the necessity of remarriage. Increasing labour force participation is associated with greater economic independence and, hence, lower probabilities of remarriage. It would seem logical to expect white collar females, with greater economic independence, to delay or even forego remarriage more so than blue collar females.

Mott and Moore (1983) caution that remarriage and economic independence can function as complements rather than substitutes. "From such a perspective there is no reason to assume that a career women has any less desire to be married than one oriented toward becoming or remaining a housewife" (Mott and Moore, 1983:428). Jessie Bernard (1956) adds that the need for financial support is only one reason why individuals wish to remarry. Bernard suggests that personal, social and psychological factors such as love, loneliness, and stability all contribute to the desire for remarriage. Except possibly for stability, most of these personal, social and psychological factors can be fulfilled in relationships that do not necessarily result in remarriage. Remarriage rates and duration of divorce, therefore, are expected to be associated with the financial independence acquired from the female's employment status.

Presence of Children

The presence of dependent children is expected to delay divorce and, in some cases, suppress the occurrence altogether. Divorce has long been considered harmful to children. For this reason many unhappy couples may stay together for the 'good of the children' (van Zanten and van den Brink, 1938; Elliott and Merrill, 1934; Burgess and Wallin, 1953; and Levinger, 1965). Burgess and Wallin (1953) add that the economic burden of children is multiplied if the parents divorce. This extra financial burden may inhibit many couples from divorcing. Cherlin (1977) concludes that the presence of dependent children confines many mothers to the home for child care and, thus, hinders many women from participating in the labour force. Child care often prevents mothers from gaining any financial independence. Without financial autonomy, women are dependent upon their husbands for support and, hence, less willing to consider divorce a viable alternative. It has also been suggested that parents have 'genuine bonds with' and 'affection towards' their children and may consider divorce as a serious detriment to the affectual relationship (Burgess and Wallin, 1953; Elliott and Merrill, 1934). Finally, it has been hypothesized that children may increase marital satisfaction and, thereby, promote marital stability (Marshall and May, 1932; Elliott and Merrill, 1934; van Zanten and van den Brink, 1938; Nimkoff, 1947; and Thornton, 1977). Whatever the reasons may be, it appears that the presence of children does deter divorce and may prolong unhappy first marriages.

In the United States, Rankin and Maneker (1985) found that fifty per cent of the couples with no children divorced within five years of marriage, compared to slightly over twelve per cent of the couples with children divorced during the same period. They also suggest that presence of children is associated with longer duration (five years or more) of first marriage. They conclude that presence of children does appear to postpone divorce. Bumpass and Sweet (1972) found divorce rates to be high among childless women. Thornton (1977) found that white couples with children consistently had lower dissolution rates than white couples with no children. Cohen and Sweet (1974) suggest that unhappy couples with no children are more prone to divorce than couples with several children. Albrecht and Kunx (1980) found that among the perceived barriers to divorce, children ranked second only to no financial support. Cherlin (1977) concluded that divorce and separation were moderately lower for couples with children than for couples with no children. Finally, Wallerstein and Kelly (1980) found that divorcing couples with children had an eleven year average duration of marriage, whereas the American national average duration of marriage was only seven years prior to divorce. They concluded that the differential may be accounted for by the presence of children. In Canada McKie, et al. (1983:96) found that "... when the duration of marriage was less than five years, two-thirds of the couples had no dependent children. Even when the duration of marriage was 5 to 9.9 years, 41.5 % of the couples had no dependent children." It should be noted that these percentages are based on all marriages ending in divorce and, hence, do not differentiate between first and subsequent marriages.

There are studies that do not support the general hypotheses that children prolong bad marriages. Albrecht and Kunx (1980) found that children ranked sixth out of a list of fourteen items that lead to divorce. Thornton (1977) found empirical evidence which suggests that marital satisfaction decreases with the presence of children. Such evidence should "...caution against ignoring the possibility that children may create conflict, intensify existing conflict, or decrease enjoyable marital interaction. Indeed, these considerations suggest that the indirect causal impact of children upon marital satisfaction may be negative rather than positive" (Thornton, 1977:532). Thornton also suggests that the discord which produces dissolution also produces childlessness and, thus, the decision to divorce may have little bearing on the presence or absence of children. Marital discord may cause couples to consciously or unconsciously restrict their fertility, rather than fertility having a direct effect upon marital discord (Cohen and Sweet, 1974). "Studies have also revealed that children who have grown up in homes where parents avoid divorce but continue fighting have more emotional problems than those who experience a divorce" (Goode, 1982:167). As parents become more aware that divorce may be less traumatic on their children than living within an unhappy marital environment, they may be more inclined to seek divorce as a solution to the marital discord. Goode (1982) concludes that while parents are concerned about the effect that divorce will have on their children, very few of them will decide to remain miserable and married.

Whether children add to marital satisfaction or marital dissatisfaction is of secondary importance in this analysis. What is of primary importance is whether children can still be seen as a barrier to divorce regardless of the reasons why. Do more Canadian families prefer to forego, or at least delay, divorce when children are present? Does childlessness permit unhappy couples easier access to divorce as a final solution to their marital discord?

According to Brandwein, et al. (1974) divorce by American couples with children is a rapidly increasing phenomenon. The same phenomenon appears to be taking place in Canada. There "... has been a gradual increase in the percentage of divorces involving children and this is likely to continue. Fifty-seven per cent of all divorces in 1973 involved dependent children" (Peters, 1976:347). Peters reported that this was an increase of two per cent in just three years. McKie, et al. (1983) report that 51.7 per cent of all divorces occurring between 1969 and 1977 involved dependent children.

Are children now to be considered less of a deterrent to divorce? Has the tolerance of divorce increased to the degree where lone parenting and the possibility of blended families are more acceptable than intact but unsatisfying first marriages? If so, it would be expected that the divorce rates and first marriage durations for couples with children will eventually resemble the rates and durations of childless couples. Presently, however, it is hypothesized that the presence of dependent children is still somewhat of a deterrent to divorce.

Following divorce, custodial rights of any dependent children are usually given to the mother. In the United States as early as 1968, it was found that family responsibility for male-headed lone parent families was not as common as that for females, but the numbers remained appreciable (Spiegelman, 1968). However, Spiegelman did note that male-headed lone parent families were mostly separated or had the mother absent for reasons other than divorce. To a much lesser extent were divorced males found to be heads of lone parent families. Overwhelmingly women still tend to be given custodial rights over their children and, hence, are more likely to be heads of lone parent families. In 1970, over eighty-five per cent of lone parent families were headed by women (Brandwein, et al., 1974). In Canada, the percentage of females heading lone parent families is also significantly high. In 1981, females headed 82.6 per cent of all lone parent families (Statistics Canada, 1981 Census of Canada). It would be reasonable to assume that the presence of children is more of a concern to women, than for men, in regards to the prospect of remarriage.

Children can be both a deterrent and a stimulant to remarriage. Prospective mates have to be willing to assume increased affectional and economic responsibilities of a ready-made family. Unfamiliar role models and questionable authority figures found in blended families can only add to the tension and hesitation in entering such a relationship. Many prospective mates may feel that the added responsibility of children is too much of a deterrent to remarriage. As Becker, et al. (1977) suggest, the presence of children is a deterrent to remarriage because a child increases the woman's cost of time spent in search of a prospective mate. On the other hand, dependent children often make remarriage a necessity and not an option. Non-working mothers may need instant financial support following a divorce. Working mothers wishing to spend more time in the home tending to their children may prefer a remarriage supported by a husband's income. "The combination of child and job responsibilities means that lone parent women have a disproportionately heavy burden to bear (Pool and Moore, 1986:42).

Raising children can be very expensive and having a two-income family may be seen as a necessity for survival. Divorced women with children are expected to view the prospects of remarriage in higher esteem than the divorced but childless women. Women with children are expected to consider remarriage a financial advantage if not a necessity. Goode (1982:164) claims that children "...themselves are likely to suggest to their parent that he or she should remarry." Women without children are expected to consider remarriage an option that is less dependent upon financial security. Correspondingly, women with children are expected to have shorter durations of divorce than childless women.

In a study conducted by Mott and Moore (1983) the presence of children was found to be a statistically insignificant predictor of remarriage. Although they did find a nonsignificant pattern of mothers having consistently lower remarriage probabilities than childless women. It should be noted that in 1980 the United States' Department of Health, Education, and Welfare reported that the number of children present had little influence on the probability of a woman remarrying during the first five years of divorce (Grady, 1980). The presence of children is expected to hasten remarriage.

Region

There are variations in the employment prospects, standards of living, governmental programs, social and legal history, ethnic composition, religious composition, migration patterns, age distribution, and tolerance of divorce across the regions of Canada. Each of these characteristics may indeed influence the duration of marriage and divorce within the region. It is expected that divorce will be more acceptable and/or affordable in certain regions than in others. Hence, durations of first marriage and durations between first and second marriage would vary by region. Each region's population composition and character, as well as economic well-being will influence the region's duration of first marriage and divorce.

McVey and Robinson (1981:364) suggest that compared to separation, divorce "...may be a more viable outcome of disrupted marriages for younger populations in provinces where economic independence can be realized more easily." Areas with more economic opportunities available to women will have higher divorce rates (Makabe, 1980). Regions that provide opportunities for women to earn an income and to develop financial independence are also expected to have higher divorce rates.

Regions have varying age distributions mainly because of migration patterns (Dumas, 1985). The opportunities of economic development have made some provinces more attractive to migrants than provinces with fewer opportunities (Kalbach and McVey, 1979). "Provinces having a large number of migrants in their populations are characterized by a lower degree of social integration and may have fewer effective social sanctions against divorce. Thus, the social cost attached to divorce in these areas is lower, which is reflected in higher divorce rates" (Makabe, 1980:176). Trovato (1986) found interprovincial migration to be positively associated with the divorce rate of the receiving provinces. Similarly the American divorce rates were found to be high in states with high in-migration rates (Fenelone, 1971).

Patterns of a westward migration appear in both the United States and in Canada. Both countries have witnessed a development of their western regions. These developing areas reflect a a difference in attitudes and values and "...something of a frontier tradition lingers in the west characterized by rootlessness and lack of conformity, which are conducive to high divorce rates" (Kephart, 1966; Leslie, 1976; Ogburn and Nimkoff,1955). In the United States, Pang and Hanson (1968) found that the age distribution of the population varied and that the younger and more divorce-prone population was found in the western states. Makabe (1980) found that Canada, with the exception of Saskatchewan, was similar to the United States in that the eastern provinces in general had lower divorce rates than the western provinces. McKie, Prentice, and Reed (1983) report that in 1978 the crude divorce rates tend to rise as one moves westward. Saskatchewan with its high percentage of rural residents is an exception to the rule.

Another pattern of migration found in Canada and the United States is that from the rural areas to the urban areas. The young and more divorce-prone segment of the rural populations are migrating to the more economically prosperous urban centres. Divorced persons are over-represented in urban areas and under-represented in rural areas (Glick, 1963 and Gingles, 1956). It would seem reasonable to expect that regions with large in-migration, greater economic opportunities, and high urbanization will also have high divorce rates.

In Canada, there is a trend toward an increasing number of divorces occurring in the first ten years of marriage. After ten years, the number of divorces tends to decline (Peters, 1976). Areas with high divorce rates are also experiencing shorter durations of first marriage prior to divorce.

The Atlantic Provinces (with the exception of Nova Scotia) have relatively low divorce rates. In 1985 Newfoundland had 96.6 divorces, New Brunswick had 189.1 divorces, Prince Edward Island had 167.6 divorces, and Nova Scotia had 265.4 divorces per 100,000 population (Statistics Canada, 1985:16-17). McKie, et al. (1983) suggest that the low divorce rates are a result of the great out-migration of the very young which often tend to be the most susceptible to divorce. They add that the Atlantic Provinces are more economically depressed than the rest of Canada and this factor may be associated with lower divorce rates. Makabe (1980) states that Newfoundland has always had low divorce rates since joining Confederation. The Atlantic Provinces have witnessed a larger and slower shift in the attitudes and behaviour initiated by the Divorce Act of 1968 (McKie, et al., 1983). The Atlantic Provinces are very traditional in attitudes and behaviour and adaptations made (i.e., greater tolerance for divorce) will take longer periods of time than in less traditional regions. Burch (1985) adds that the Atlantic Provinces, characterized by more traditional roles for women, have below average proportions of women working outside the home. With less female participation in the labour force there will be less financial independence for the females and, correspondingly, lower divorce rates. Combined with the isolation and large rural population found in Newfoundland, it is not surprising that the divorce rates remain low.

Similarly, traditional roles will lead to a lower female employment rate in the province of Quebec. However, other factors tend to be more dominant in Quebec. The dominance of the Catholic Church and the complicated legalities preceding divorce are two factors that strongly influenced Quebec's marital behaviour. Following the Divorce Act of 1968 "...the demand for divorce exploded, suddenly released from the restrictions of the law and also a direct result of the loosening of the tight grip of the religious establishment which had hitherto so severely coloured the social view of divorce" (McKie, et al., 1983:81). Divorce was now more easily attainable and more socially acceptable.

It is expected that in areas of high Catholic concentration, with more traditional and religious views on divorce, the divorce rates should remain relatively low. In the United States, Goode (1982:160) argues that "...although religious commitment may affect divorce rates, there is no evidence that people who are more devout have more harmonious marriages. They are simply less likely to break up the marriage because of their conflicts." Goode cautions that "...although religious affiliation seems to have some effect on divorce rates, it is not clear just how religious beliefs contribute to these differences, because the doctrines of most U.S. religious systems are set to some extent against divorce anyway" (Goode, 1982:159).

The more liberal policies of the Catholic Church towards divorce have at minimum increased the tolerance of divorce and have resulted in increased divorce rates for the province of Quebec. The divorce rate in Quebec reached a high of 298.1 divorces per 100,000 population in 1981 (Statistics Canada, 1981:16), but by 1985, Quebec's rate had declined to 240.3 divorces per 100,000 population (Statistics Canada, 1985:16). Whether Quebec's divorce rate will increase in the future is dependent upon whether the Catholic Church further increases its tolerance of divorce.

Between 1969 and 1979, Ontario had the highest number of divorces (Mckie, et al., 1983). This is more of a reflection of Ontario's large population than it is of their more liberal attitudes toward divorce. While the number of divorces may be high, the divorce rates (controlled by population size) are found to be moderately positioned between the two extremes of the east and west. In 1982, the divorce rate for Ontario peaked at 271.3 divorces per 100,000 population (Statistics Canada, 1982:17), but by 1985, the rate had declined to a moderate 230.0 divorces per 100,000 population (Statistics Canada, 1985:17). One possible explanation for Ontario's moderate divorce rate is that its in-migration is strongly influenced by migrants from Quebec and the Atlantic Provinces. These migrants may retain their ethnic, religious, and traditional attitudes of divorce while residing in the province of Ontario. Another explanation may be that the population of Ontario is more diverse in regards to religious affiliation and adherence. Along with this ethnic/religious diversity, is a more equal balance between those in favour of divorce practices and those opposed. Finally, the possibility of Ontario's large out-migration offsetting its large in-migration may be reflected in its more moderate divorce rate.

In the Prairies (with the exception of Saskatchewan) the divorce rates tend to be relatively high. In 1985 Manitoba had 216.3 divorces, Saskatchewan had 189.0, and Alberta had 344.9 divorces per 100,000 population (Statistics Canada, 1985:17). One possible explanation for the moderate to high divorce rates found in the Prairie Provinces is the historic east-west migration pattern shown in Canada. The young and divorce-prone migrants searching for employment were settling in the West. Saskatchewan being a highly rural province does not have the great in-migration experienced by Manitoba and especially by Alberta. By the same token, Saskatchewan has had a history of large out-migration and a significant portion of its young population settled in the provinces of Alberta and Manitoba. As early as 1975 "... Alberta had the highest crude divorce rate in the country (309.7), followed closely by British Colummbia (306.6) This rate may be associated with the rapidity of social change in Alberta since the beginning of its oil boom" (Mckie, et al., 1983:82). In 1971 the divorce rates for the two most western provinces were seven times greater than the divorce rate for Newfoundland.

McKie, et al. (1983:82) suggest that "...historically, Alberta courts have been progressive forerunners in the interpretation of the Divorce Act." With a more obliging interpretation of the Act, rapid economic prosperity, tremendous in-migration, ethnic and religious diversity, as well as escalating urbanization, it is not surprising that Alberta has had such high divorce rates. Unfortunately, Alberta's economic boom did not last. In recent years, Alberta has witnessed a large out-migration of its young population, as employment prospects are perceived to be better in other parts of the country. How much of an effect this out-migration will have on the divorce rate remains to be seen. However, it is expected that the divorce rate will decline at least until the next economic boom.

British Columbia, as already stated, had the second highest divorce rate in 1975. By 1978 British Columbia had the highest divorce rate in Canada (326.7), but by 1985 British Columbia's divorce rate (288.0) was once again below Alberta's rate (344.9) (Statistics Canada, 1985:17). British Columbia's large in-migration may be strongly responsible for its high divorce rates. Since British Columbia is the last stop on an east-west migration it should not be surprising that the province maintains a large in-migration. Both economic prospects and a pleasant climate attract many divorce-prone young migrants to British Columbia.

In summary, the regions of Canada are expected to have varying rates of divorce and varying durations of first marriage. The differing social, political, and economic characteristics of a region have an effect on the region's divorce rate. With changes in the economies and social behaviour of each region, there will likely be a changes in the regional divorce rate.

Remarriage rates are also expected to vary across the regions of Canada. In contrast to that found in the United States, divorce "... remains, for Canadian adults overall, a minority experience. Only about one in 10 of ever-married Canadian males and about one in eight of ever-married Canadian females have had a legal marriage end in divorce" (Burch, 1985:11). Burch (1985:11) further states that in "...view of the publicity given to high divorce and remarriage rates in recent years, it may come as something of a surprise to find that only a small minority of adult Canadians have ever been remarried, in fact only about 5% or one in 20." Maintaining relatively high divorce rates will preserve the flow of individuals eligible for remarriage.

Kuzel and Krishnan (1973) found that, whether divorced or widowed, males had high remarriage probabilities till about the age of forty, after which the probabilities begin to decline. They further found that after age forty, widowers maintained their high remarriage probabilities. The probabilities of women remarrying was found to be considerably lower than for widowed or divorced men regardless of age group. Baker (1984) suggests that women have lower remarriage probabilities because they are 'choosing from a declining pool of older men' and have 'few structural opportunities' to re-enter marriage. However, once divorced, the probabilities of remarriage for both Canadian men and women remain relatively high. Adams and Nagnur (1981) found that more than eighty per cent of the divorced males and seventy-five per cent of the divorced females will eventually remarry.

In regards to the duration of divorce prior to remarriage, Kuzel and Krishnan (1973) found that women remained divorced longer than men. Those individuals that do remarry tend to do so relatively soon after their first divorce. In the United States, one-fourth of these individuals remarry within one year, one-half within three years, and three-fourths within nine years (Glick and Norton, 1971). For women, the rates tended to be lower. In 1982, Bachrach and Horn (1985) reported that only seven per cent of divorced and widowed women remarried in less than one year, thirty-five per cent in less than three years, and about forty-eight per cent in less than five years.

In Canada, it is expected that the provinces with low divorce rates will also have low remarriage rates. Peters (1976) points out that Quebec in 1973 was an exception because the province had a moderate divorce rate but a low remarriage rate. Those provinces with high divorce rates (i.e., Alberta and British Columbia) are expected to have high remarriage rates as well.

As stated earlier, divorced persons are more migratory than the married, thus, areas with a large in-migration will attract large numbers of ever-divorced individuals (Burch, 1985). Burch suggests that the proportion of ever-divorced persons in Quebec and the Atlantic Provinces may be partially explained by interprovincial migration. Divorced "...persons, particularly if they wish to remarry, move to areas where the social acceptance of divorce may be higher" (Burch, 1985:29). With greater adherance to religious and traditional values, Quebec and the Atlantic Provinces have less tolerance for divorce than other regions and, hence, are likely to attract fewer divorced migrants. Areas with greater tolerance for divorce will attract a larger portion of the divorced population; will have more individuals eligible for remarriage; and thus, will have higher remarriage rates.

In the United States, however, Grady (1980) found that there was no consistent relationship between remarriage probabilities and geographic region of residence. It was further reported that the "...religion of a woman appears to have little relationship to her probability of remarrying. Although Catholic women had consistently lower probabilities of remarriage at every duration than Protestant women, no differences by religion are statistically significant" (Grady, 1980:9). Kuzel and Krishnan (1973) point out that remarriage patterns of the widowed and divorced females is different in Canada than it is in the United States. With higher incidence of Catholicism and an unfavourable distribution of available partners, Canada's female remarriage pattern does not resemble that of the United

States (Kuzel and Krishnan, 1973). They further suggest that the larger the share of Catholics in a province, the lower the remarriage rate will be. The marital behaviour of the Francophone populations in Quebec and New Brunswick is vigorously guided by the Catholic Church. Unlike the United states, provinces with strong affiliation to the Catholic Church (i.e., Quebec and New Brunswick) are expected to have patterns of marital behaviour that are governed by the doctrines of Catholicism. Since the doctrines of the Catholic Church remain averse to divorce and eventual remarriage, regions with heavy concentrations of Catholics are expected to have lower divorce and remarriage rates than more religiously diverse regions.

Across the regions of Canada varying degrees of divorce, in-migration, economic well being, sex ratios, and concentrations of Catholicism will all have an effect on the region's remarriage rate. With varying remarriage rates, it is also expected that the regions will differ as to the durations of divorce prior to remarriage.

In summary, it is expected that the duration of first marriage and duration between first and second marriages for the divorced population will vary according to educational attainment, employment status, presence or absence of children, and region of Canada. The relative economic independence of females, differentiated by various classifications, is expected to have a significant influence on the timing of divorce and remarriage. Likewise, the relative economic stability of males, differentiated by various classifications, is expected to have a significant influence on the tempo of their divorces and remarriages after divorce. The methodology employed in the measurement of these differences is shown in chapter two. Chapter three provides the findings and discussion for the divorce decrement tables found in Appendix A. Chapter four provides the findings and discussion for the remarriage decrement tables found in Appendix B. Chapter five entails a final summary and the conclusions derived from this analysis.

II. Methodology

Data for the analysis are obtained from the Family History Survey which was a supplement to the 1984 Canadian Labour Force Survey. The Family History Survey was sponsored by the Housing, Family, and Social Division of Statistics Canada. The intention behind this survey was to provide historical data on the major family events of Canadians. The Family History Survey is one of few Canadian studies that provides longitudinal data on the formation and dissolution of marriages.

The Family History study was conducted across Canada with the exclusion of the Territories. All respondents selected for the survey were between eighteen and sixty-five years of age, although demographic information was collected for all sample household members regardless of age. Potential sensitivity of some questions and problems with recollecting dates of marital events were offered as reasons why fifteen to seventeen year olds and those over sixty-five years of age, respectively, were not considered credible respondents. Interviews with respondents were conducted over the telephone and approximately two per cent of the sampled population had to be excluded for methodological reasons. Persons also omitted from the sample population included armed forces personnel, residents of Indian reserves, inmates of institutions, and foreign diplomats. These additional exclusions also represented less than two per cent of the Canadian population. The sample population comprised over 16,000 individuals and there was approximately a 12.7% non-response rate resulting in a final sample of 14,004 respondents. Marital history questions were completed by 11,174 respondents and of these, 8613 respondents reported to be still married and 1,031 respondents reported to have been divorced from their first marriage. Of the divorced population, 527 respondents have remained divorced and 504 respondents have since remarried. The sample population was weighted by province in order to provide Canadian estimates. The weighting factor is applied to each record and represents the number of times the record should be replicated in order to provide more accurate Canadian population estimates. Since the survey's sample population is large, the standard error (measure of the dispersion of the sampling distribution) will be negligible and, hence, is not computed for this study.

This research will focus on all survey respondents that have been married at least once. In this study, two stages of marital history are analyzed (1)first marriage and (2) first divorce.

Duration periods of first marriage were calculated for two specific populations (1) those individuals who have already obtained a separation and divorce or annulment and (2) those individuals whose marriage had not yet ended. Those individuals who were still separated, widowed, or had their marriage end for other reasons (except divorce) were not included in the analysis. Separated individuals were excluded because their marital future is still indeterminate. Separated individuals may either resolve their marital differences, eventually divorce, or remain separated for the rest of their lives. For separated-only individuals, their marriages are not intact nor legally dissolved. Correspondingly, they should not be included with the analysis of the still married or divorced populations. Widowed individuals have been excluded from the analysis because these dissolved marriages were involuntary, i.e., not a decision of choice. Marriages ending for other reasons (except divorce) were not included in this analysis because of their indiscriminant nature and relatively insignificant numbers. Therefore, the following two formulas were used to calculate first marriage durations.

1) For Those Whom Divorced
(year of divorce)-(year of 1st marriage)= duration

2) Marriages Not Yet Ended
(1984)-(year of 1st marriage)= duration

The calculated duration periods were categorized into single year intervals (i.e., 0-1, 1-2, 2-3, etc.). A ceiling of thirty years has been imposed in order to provide a better comparative analysis between the various sub-populations. Less than five per cent of all divorces are excluded by this methodology.

Duration periods of first divorce were also calculated for two specific populations (1) those individuals who have remarried since their divorce and (2) those individuals who were still divorced at the time of the 1984 survey. As with first marriage, individuals who were still separated, widowed, or had their first marriage end for other reasons (except divorce) were excluded from the analysis. In this analysis, remarriage is considered to be the only attrition from the state of divorce. The following two formulas were used to calculate the duration of divorce.

1) For Those Individuals Who Have Remarried
(year of 2nd marriage)-(year of 1st divorce)= duration

2) For Those Individuals Who Have Not Yet Remarried
(1984)-(year of 1st divorce)= duration

The calculated duration periods of divorce were categorized into single year intervals (i.e., 0-1, 1-2, 2-3, etc.). A ceiling of ten years has been imposed in order to provide a better comparative analysis between the various sub-populations. Usually less than five per cent of all remarriages are excluded by this methodology.

For each of the populations under analysis the durations of first marriage and first divorce were calculated separately for males and females. The populations were divided into specific categories of educational attainment, employment status, region of Canada, and whether there was a presence or absence of dependent children.

Educational attainment was assumed to be a fundamental proxy for career attainment. High levels of education were expected to lead to high career attainments and, thus, high levels of financial security. In terms of educational attainment, the populations were categorized into two groups of analysis (1) those individuals with no post-secondary education and (2) those individuals with some post-secondary education, a certificate or diploma, or a university degree. It was assumed that no post-secondary education and at least some post-secondary education are adequate measurements of low and high educational attainment respectively. Post-secondary education is assumed to be obtained for career-orientated aspirations. It should be noted that the respondents of the Family History Survey were only requested to provide their attained level of education as of the survey date and not at the time of each marital event. Therefore, at the time of first marriage, divorce, or second marriage some individuals had not yet acquired their reported educational attainment. It is assumed that the characteristics and behaviour patterns of these individuals were consistent throughout their education.

With respect to employment status, the populations under analysis were sub-divided into categories of white collar and blue collar workers. White collar workers included individuals employed in managerial-administration, natural science, social science, religion, medicine, artistic, and teaching positions. Blue collar workers were classified as individuals employed in farming, fishing, forestry, mining, processing, machining, fabricating, construction, transportation, materials handling, other crafts, clerical, sales, and service positions. The occupations categorized as white collar employment were assumed to provide higher earnings than the occupations categorized as blue collar employment. Excluded from this portion of the analysis were individuals who had never worked before, last worked more than five years ago, or were permanently unable to work. Respondents to the Family History Survey were only asked to report their current occupation. Hence, it is assumed that the characteristics and behaviour patterns of these individuals were consistent throughout their employment history and at the time of each marital transition. Current occupation was the only indicator of employment status available.

In order to analyze the durations of first marriage and first divorce, Canada was sub-divided into historical geographic regions (1) Atlantic Provinces (2) Quebec (3) Ontario (4) Prairie Provinces and (5) British Columbia. The size of the populations found in the Atlantic and Prairie Provinces are relatively small in relation to Ontario, Quebec, and British Columbia. These provinces were grouped together in the traditional manner in order to provide sufficient counts of divorce and remarriage. The Prairie

Provinces include Manitoba, Saskatchewan, and Alberta. The Atlantic Provinces include Newfoundland, Prince Edward Island, New Brunswick, and Nova Scotia. Divorce and remarriage rates may vary among the provinces within these regions, however, due to their smaller populations their marital behaviour has to be analyzed as a group rather than individually. The Atlantic Provinces and the Prairie Provinces were grouped together for reasons of population size and not reasons of economical, political, and social homogeneity.

For the purpose of analysis, it has been assumed that each region's population is homogeneous in nature and that the region's marital behaviour is a response to all economic, political, and social characteristics present in that particular region. It is assumed that each region is more homogeneous than the country as a whole and, thus, variations in marital behaviour is expected across these regions.

Presence or absence of dependent children during the first marriage and first divorce was determined through the following procedure. Respondents to the Family History Survey reported information on the children they had raised or were raising. Children were classified as either step children, adopted children, or natural children. It was assumed that stepchildren and adopted children were more likely to cause tension within the family household and, thus, add to marital discord than natural children. Unlike adopted or stepchildren, natural children are hypothesized to promote family stability and, hence, prolong first marriage. Natural children are also expected to hasten remarriage. It was with this reasoning that only natural and dependent children were analyzed in this study. Dependency refers to any natural child under nineteen years of age at the survey date (for marriages still intact) or the year of the divorce (for the divorced individuals). It is assumed that children over eighteen years of age have completed their primary and secondary Usually financed by a parent) and have either entered the labour force or have left home in order to further their education. In either case, children over eighteen years of age are assumed to be independent and living outside the respondent's household.

In the analysis of divorce duration, children were considered dependent if they were under nineteen years of age in the year of the survey (for still divorced individuals) or the year of the second marriage (for remarried individuals). To be considered dependent, a child must be both under nineteen years of age and the natural child of the respondent. The year of the survey, divorce, or remarriage minus the child's year of birth provides the age of the natural child at the time of the event. The respondent is then classified as either having the presence or absence of at least one dependent child at the time of each marital event. The sex and age of the child were not considered to be crucial for this analysis. Nor was more than one dependent child deemed a vital factor in the further determent of divorce.

For each of the aforementioned sub-populations, this study utilized nuptiality table methodology to measure the expected time remaining for first marriage and first divorce. Single decrement nuptiality tables were developed for first marriages which ended in divorce and divorces which ended in remarriage. Tables prepared with a single decrement factor (i.e., divorce or remarriage) with no regards to a mortality factor are termed gross divorce tables and gross remarriage tables. Duration of marriage by single year intervals were substituted for the various ages of the population normally found in life tables. These single decrement tables provide information on the probability of being exposed to the risk of divorce or remarriage at a specified duration and/or during the remainder of the marriage or divorce period.

These tables are based on nuptiality experience over a short period of time and, thus, will be referred to as period life tables (Shryock and Siegel, 1976). The period life table can be considered a 'snapshot' of an individual's current marital history.

When using nuptiality table methodology a few major assumptions have to be made. First of all, nuptiality tables are limited by the assumption of population homogeneity. Nuptiality tables assume that all individuals within the sub-populations have the same conditional probability of an event occurring (Teachman, 1982). Secondly, it is assumed that divorce and remarriage rates will remain unchanged in the future. "This assumption is most likely to be challenged by the divorce rate as the more comprehensive grounds for divorce have been available only since 1968" (Adams and Nagnur, 1981:13). Thirdly, it is assumed that the in-migration and out-migration of a population will remain fairly constant in the future. Fourthly, it is assumed that the duration of marriage and divorce indirectly controls for age of the respondent. In other words, the longer an individual is married or divorced, the older the individual will be. Finally, it is assumed that the transitions from one marital status to another are evenly distributed throughout the duration interval under analysis. The validity of the single state nuptiality table, in deriving future divorce and remarriage probabilities, is dependent upon these five assumptions.

The survey design administered by the Family History Survey leads to two further restrictions in this present analysis. Firstly, the sample population from which these nuptiality tables were derived have been truncated to only include individuals between the ages eighteen and sixty-five. Hence, a ceiling effect occurs approximately after forty-seven years of marriage. For example, a respondent sixty-five years old, who first married at the age of eighteen, has a maximum forty-seven year duration of first marriage. However, divorces occurring after forty-seven years of marriage are assumed to be minimal and insignificant for this analysis. A second ceiling effect occurs during the divorce period. Divorces, following the Divorce Act of 1968 and prior to the 1984 survey date, have a maximum duration of sixteen years. However, remarriages occurring after sixteen years of divorce are assumed to be minimal and insignificant for this analysis.

Cross tabulations between single year durations of first marriage and the various sub-populations were acquired. The cross tabulations were acquired by using the Statistical Package for Social Sciences (SPSS^x). The frequency of marriages still intact and marriages that have ended in divorce were found for each single year interval. The probabilities of divorce for each duration interval were based upon these two populations. Cross tabulations were also obtained for single year durations of divorce and the various sub-populations. The frequency of divorces still intact and divorces dissolved through remarriage were found for each of the single year intervals. The probabilities of remarriage for each duration interval were based upon these two populations.

In using this particular methodology, a further assumption must be made. It is assumed that first marriage rates have been fairly consistent over the past few decades and that they will remain so in the future. Any large increase or decrease in the marriage rate would affect the base population at risk for divorce and eventually remarriage. Since the probabilities of divorce and remarriage are based upon the number of existing marriages and divorces, we must assume that the marriage and the divorce rates remain constant.

Flow Equations

The movement of the nuptiality table population from first marriage to first divorce and from first divorce to remarriage may be represented by the following flow equations. For first marriage, the flow equation relates the number of persons still married (U_{x+1}) at duration X+1 to the divorce decrements ($D^d{}_x$) that occur in the duration interval X to X+1. The flow equation for first divorce relates the number of persons still divorced (U_{x+1}) at duration X+1 to the remarriage decrements ($D^r{}_x$) that occur in the interval X to X+1. Since this study only analyzes the marital histories of living individuals and does not consider marriages ending in widowhood, the following flow equations do not contain any reference to a death decrement. The notation of these equations are provided below.

First Marriage

$$^mU_{x+1} = {}^mU_x - {}^mD^d{}_x$$

First Divorce

$$^dU_{x+1} = {}^dU_x - {}^dD^r{}_x$$

The left superscript refers to the marital status at the start of the interval and the right superscript refers to the marital status at the end of the interval. The value m refers to married, d refers to divorced, and r refers to remarried. The right subscript X refers to the exact duration at the beginning of the interval X thru X+1.

The divorce and remarriage decrement tables are discussed in depth in both Bogue (1969:626-31) and Laing and Krishnan (1976:218-19). The notation here has been somewhat altered in order to provide consistency between the divorce decrement and the remarriage decrement gross nuptiality tables. The definitions behind the notation remains that of Laing and Krishnan (1976).

A. Divorce Decrement Tables

COLUMN 1. n_x refers to the divorce rate calculated by dividing the number of persons divorced (MD_x) during the duration (X, X+1) by the number of persons still married (MM_x) plus the number of persons divorced (MD_x) during the duration (X, X+1).

$$n_x = MD_x \;/\; MM_x + MD_x$$

COLUMN 2. U_x refers to the number of individuals whose marital status is unchanged (still married) at the beginning of the duration interval (X, X+1). The initial cohort (U_0) is a hypothetical cohort of 100,000 married persons. The remaining columns are also based on this initial hypothetical cohort.

$$U_{x+1} = U_x\,(1-n_x)$$

COLUMN 3. $D^d{}_x$ refers to the number of decrements during the interval X to X+1. The superscript d refers to the divorce decrement.

$$D^d{}_x = U_x\,(n_x)$$

COLUMN 4. $FD^d{}_x$ refers to the number of the initial cohort ever divorcing. The number of persons who when they attain duration X divorce sometime in the future. It is calculated by cumulating the entries of column 3 ($D^d{}_x$) from the bottom of the table upward.

$$FD^d{}_x = \Sigma\, D^d{}_x$$

COLUMN 5. $EVD^d{}_x$ refers to the number of ever-divorced persons. The entries for this column are calculated by cumulating the entries of column 3 ($D^d{}_x$) downward from duration X which is the beginning of interval (X, X+1).

$$EVD^d{}_x = \Sigma\, D^d{}_x$$

COLUMN 6. U'_x refers to the number of person years in the married status during the duration interval. For the duration interval (X, X+1), U'_x is approximated by the following formula.

$$U'_x = 1/2\ (U_x + U_{x+1})$$

In certain instances modifications to the above formula had to be made in order to accomodate duration intervals with no divorce frequencies. The amended formulas provide the number of person years in the married status for grouped duration intervals (i.e., two year duration, three year duration, four year duration, etc.).

COLUMN 7. NEV_x refers to the total number of married person years lived by the cohort before divorce (or reaching the end of the table). It is the cumulation of column 6 (U'_x) from the bottom of the table upwards.

$$NEV_x = \Sigma\ U'_x$$

COLUMN 8. pD^d_x refers to the per cent ever divorcing. It is the percentage of persons (at duration X) ever divorcing in their lifetime or before reaching the end of the table. It is obtained by dividing the entries of column 4 (FD^d_x) by the entries of column 2 (U_x), and multiplying the value by 100. The formula is shown below.

$$pD^d_x = (FD^d_x\ /\ U_x)\ (100)$$

COLUMN 9. n_{ex} refers to the average number of years expected before divorce at the beginning of the interval (X, X+1). The values in this column are obtained by dividing entries of column 7 (NEV_x) by the corresponding entries in column 2 (U_x).

$$n_{ex} = NEV_x / U_x$$

B. Remarriage Decrement Tables

COLUMN 1. n_x refers to the remarriage rate calculated by dividing the number of persons remarried (DR_x) during the duration (X, X+1) by the number of persons still divorced (DD_x) plus the number of persons remarried (DR_x) during the duration (X, X+1).

$$n_x = DR_x / DD_x + DR_x$$

COLUMN 2. U_x refers to the number of individuals whose marital status is unchanged (still divorced) at the beginning of the duration interval (X, X+1). The initial cohort (U_0) is a hypothetical cohort of 100,000 divorced persons. The remaining columns are also based on this initial hypothetical cohort.

$$U_{x+1} = U_x \ (1-n_x)$$

COLUMN 3. D^r_x refers to the number of decrements during the interval X to X+1. The superscript r refers to the remarriage decrement.

$$D^r_x = U_x (n_x)$$

COLUMN 4. FD^r_x refers to the number of the initial cohort ever remarrying. The number of persons who when they attain duration X remarry sometime in the future. It is calculated by cumulating the entries of column 3 (D^r_x) from the bottom of the table upward.

$$FD^r_x = \Sigma D^r_x$$

COLUMN 5. EVD^r_x refers to the number of ever-remarried persons. The entries for this column are calculated by cumulating the entries of column 3 (D^r_x) downward from duration X which is the beginning of interval (X, X+1).

$$EVD^r_x = \Sigma D^r_x$$

COLUMN 6. U'_x refers to the number of person years in the divorced status during the duration interval. For the duration interval (X, X+1), U'_x is obtained by the following formula.

$$U'_x = 1/2 (U_x + U_{x+1})$$

In certain instances modifications to the above formula had to be made in order to accomodate duration intervals with no remarriage frequencies. The amended formulas provide the number of person years in the divorced status for grouped duration intervals (i.e., two year duration, three year duration, four year duration, etc.).

COLUMN 7. NEV_x refers to the total number of divorced person years lived by the cohort before remarriage (or reaching the end of the table). It is the cumulation of column 6 (U'_x) from the bottom of the table upwards.

$$NEV_x = \Sigma U'_x$$

COLUMN 8. pD^r_x refers to the per cent ever remarrying. It is the percentage of persons (at duration X) ever remarrying in their lifetime or before reaching the end of the table. It is obtained by dividing the entries of column 4 (FD^r_x) by the entries of column 2 (U_x), and multiplying the value by 100. The formula is shown below.

$$pD^r_x = (FD^r_x / U_x) (100)$$

COLUMN 9. n_{ex} refers to the average number of years expected before remarriage (at the beginning of the interval (X, X+1). The values in this column are obtained by dividing entries of column 7 (NEV_x) by the corresponding entries in column 2 (U_x).

$$n_{ex} = NEV_x / U_x$$

The list of divorce and remarriage decrement tables for each of the sub-populations under analysis are provided below.

1.NUPTIALITY TABLES FOR FIRST MARRIAGES THAT ENDED IN DIVORCE

A.Education

Males, no post-secondary education.
Females, no post-secondary education.
Males, post-secondary education.
Females, post-secondary education.

B.Employment Classification

Males that are blue collar workers.
Females that are blue collar workers.
Males that are white collar workers.
Females that are white collar workers.

C.Presence of Children

Males with no children (under 19 years of age) at the time of divorce.
Females with no children (under 19 years of age) at the time of divorce.
Males with at least one child (under 19 years of age) at the time of divorce.
Females with at least one child (under 19 years of age) at the time of divorce.

D.Region

Males living in British Columbia.
Females living in British Columbia.
Males living in the Prairie Provinces.
Females living in the Prairie Provinces.
Males living in Ontario.
Females living in Ontario.
Males living in Quebec.
Females living in Quebec.
Males living in the Atlantic Provinces.
Females living in the Atlantic Provinces.
Males living in Canada.
Females living in Canada.

2.NUPTIALITY TABLES FOR REMARRIAGES FOLLOWING DIVORCE

A.Education

Males, no post-secondary education.
Females, no post-secondary education.
Males, post-secondary education.
Females, post-secondary education.

B.Employment Classification

Males that are blue collar workers.
Females that are blue collar workers.
Males that are white collar workers.
Females that are white collar workers.

C.Presence of Children

Males with no children (under 19 years of age) at the time of divorce.
Females with no children (under 19 years of age) at the time of divorce.
Males with at least one child (under 19 years of age) at the time of divorce.
Females with at least one child (under 19 years of age) at the time of divorce.

D.Region

Males living in British Columbia.
Females living in British Columbia.
Males living in the Prairie Provinces.
Females living in the Prairie Provinces.
Males living in Ontario.
Females living in Ontario.
Males living in Quebec.
Females living in Quebec.
Males living in the Atlantic Provinces.
Females living in the Atlantic Provinces.
Males living in Canada.
Females living in Canada.

The results and comparisons of the nuptiality tables are provided in the third and fourth chapters. Comparative demographic analyses between the married and the divorced populations, as well as between the divorced and the remarried populations are also provided in the next two chapters.

III. Divorce Decrement: Findings and Discussion

Introduction

This chapter provides a detailed analysis of the divorce behaviour of males and females in Canada. The findings of the divorce decrement tables (found in Appendix A) will be the basis of this analysis. Durations of first marriage will be separately analyzed with regards to the four variates presented in Chapter II; (1) educational attainment, (2) employment status, (3) presence of children, and (4) region. Any support or contradiction to the hypotheses presented in Chapter II will be discussed for each of the four variates.

Educational Attainment

It is estimated that approximately seventy per cent of Canadian males who obtained a divorce from their first marriage had no post-secondary education. The remaining thirty per cent had either some post-secondary education, a certificate or diploma, or a university degree. Approximately sixty-five per cent of the married males had no post-secondary education, while approximately thirty-five per cent had at least some post-secondary education.

After five years of marriage, almost fourteen (13.9) per cent of the males with no post-secondary education had obtained their divorce. After ten years of marriage, nearly half (46.9 %) of these divorcing males had obtained their divorce. After twenty years of marriage the vast majority of these males (84.4 %) had divorced. Only two per cent of the males with no post-secondary education had obtained their divorce after thirty years of marriage.

A similar pattern was found for males with some post-secondary education, a certificate or diploma, or a university degree, in that they obtained their divorces in a similar tempo, as those males without post-secondary education. After five, ten, and twenty years of marriage the cumulative divorcing percentages were 13.4 per cent, 49.4 per cent, and 81.4 per cent, respectively.

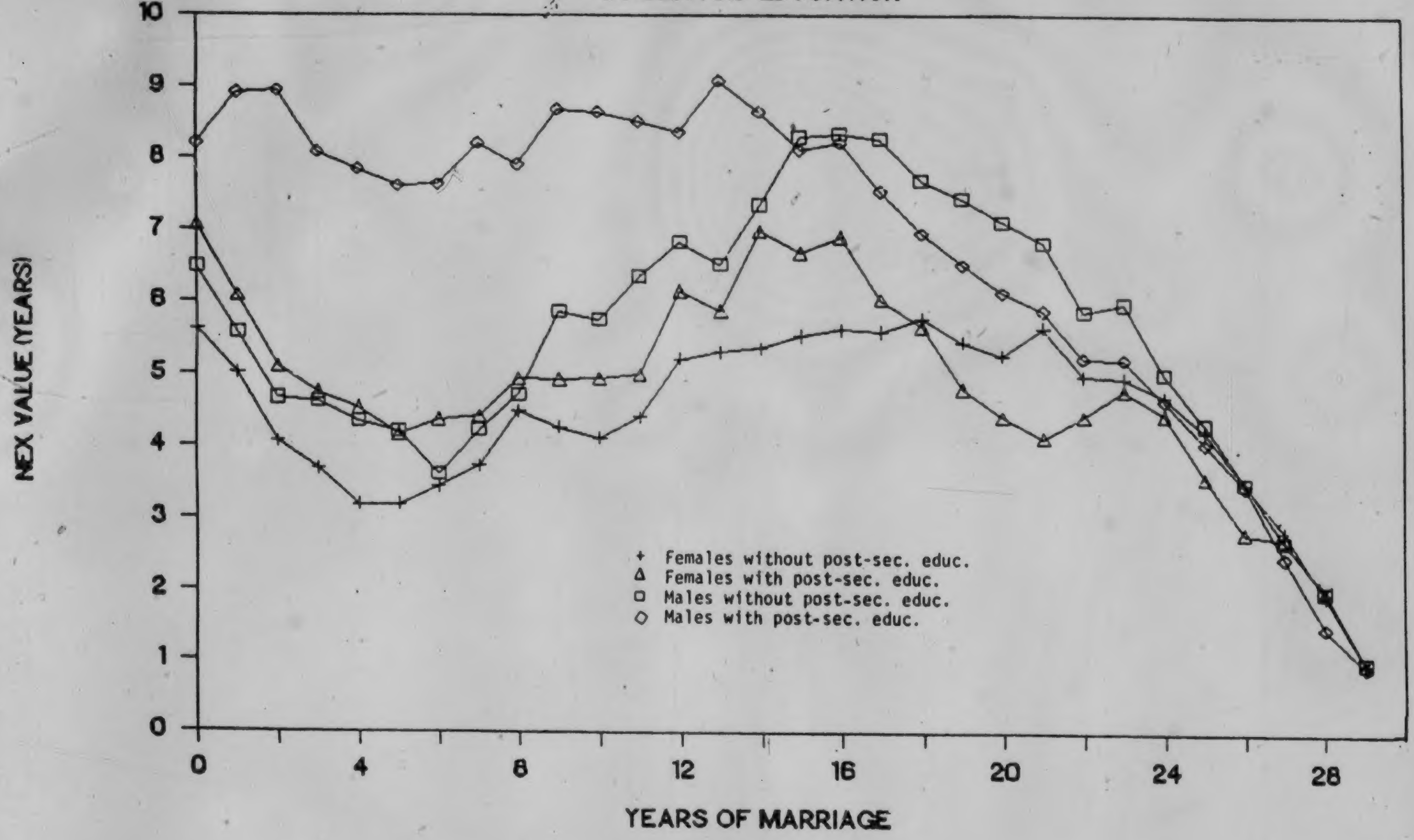
It is estimated that approximately seventy-one (71.3) per cent of the divorcing females had no post-secondary education and nearly twenty-nine (28.7) per cent had some post-secondary education. Seventy per cent of the married females had no post-secondary education and thirty per cent had at least some post-secondary education. Females with post-secondary education tend to obtain their divorces sooner than females without post-secondary education. Almost thirteen (12.8) per cent of the more educated females had divorced within five years, nearly fifty (48.2) per cent within ten years, and over seventy-three (73.4) per cent within twenty years of marriage. These values compare with 10.2, 39.8, and 78.6 per cent, respectively, of the females without post-secondary education divorcing over the same time periods. In regards to the timing of divorce, females with post-secondary education tend to resemble males with or without post-secondary education more than less educated females. For females with post-secondary education, less than one (0.7) per cent divorced after thirty years of marriage and over five (5.2) per cent of the less educated females divorced after thirty years of marriage.

At the start of first marriage, males without post-secondary education can expect on the average to remain married for 6.48 years. Males having post-secondary education can expect on the average, 8.20 years of marriage. The n_{ex} values at the start of first marriage are lower for females with post-secondary education (7.07 years) and without post-secondary education (5.61 years). Similar to males, at the onset of first marriage it is the less educated females that obtain their divorce sooner than their more educated counterparts.

The n_{ex} values for females with and without post-secondary education, as well as for males without post-secondary education tend to consistently and rapidly decline for the next five to six years. The value for males with post-secondary education increases to a high of 8.94 years by the start of the third year of marriage. At the beginning of the fourth year, the n_{ex} value for the more educated males rapidly decreases and continues to do so for the next three years of marriage. During the first six years of marriage, the n_{ex} values for males with post-secondary education range from 1.72 years to 4.27 years higher than the corresponding n_{ex} values for the less educated males. Over the same six year period, the more educated males had an average n_{ex} value of 3.13 years higher than the less educated males. These findings totally contradict the

Fig. 3.1 Nex VALUES BY FIRST MARRIAGE DURATION:

BY SEX AND EDUCATION



hypothesis that higher educated and, hence, more financially secure males will divorce sooner than less educated males. Likewise, higher educated females had n_{ex} values that ranged from about one year to two years higher than their less educated female counterparts. The average difference in values over this six year period was 1.32 years. In both categories of educational attainment, females tended to have lower n_{ex} values than their male counterparts and, thus, were expected on the average to obtain their divorce sooner than the males.

From the seventh to the seventeenth year of marriage, the n_{ex} value for males without any post-secondary education increases rapidly with only a few minor fluctuations. During the same period, males with post-secondary education had higher, but far more fluctuating n_{ex} values. The value for the less educated males increases from 3.60 years to 8.33 years over this eleven year period, while the value of the more educated males only increases from 7.63 years to 8.21 years. During these eleven years the average n_{ex} value is 2.20 years higher for the more educated males. In contradiction to the proposed hypothesis, during the first seventeen years of marriage, less educated males divorce sooner than males with post-secondary education.

Both males with and without post-secondary education maintained higher n_{ex} values than their female counterparts during this same period. From six to approximately seventeen years of marriage, the n_{ex} values for the more educated females and the less educated females increased significantly. Over this period of time the value for females with post-secondary education increased from 4.36 years to 6.89 years with a maximum n_{ex} value of 6.97 years at the start of the fifteenth year of marriage. The value of the less educated females increased over the same period of time from 3.43 years to only 5.61 years. In this eleven year period the n_{ex} values of females with post-secondary education ranged from .39 years to 1.61 years higher than females without post-secondary education. The more educated females had an average n_{ex} value of .85 years higher than the less educated females over these eleven years of marriage. The more educated females consistently had higher n_{ex} values over the first sixteen years of marriage than the less educated females. The hypothesis that higher education leads to greater financial independence and, hence, earlier divorce is not supported during the first sixteen years of marriage.

After seventeen or eighteen years of marriage, the n_{ex} value for both males and females decreases sharply. After seventeen years of marriage, males without post-secondary education have a higher n_{ex} value than the more educated males. It is only after seventeen years of marriage that there is support for the hypothesis presented in Chapter II. However, the differences between the n_{ex} values tend to be considerably smaller than in the earlier durations of marriage.

The same trend reversal is evident when observing females after seventeen years of marriage. The n_{ex} values for the more educated females drop below the n_{ex} values of their less educated counterparts. After seventeen years of marriage, the value decreases rapidly for higher educated females, but only moderate decreases were noted for females with less education.

Although the differences between male n_{ex} values and female n_{ex} values are not as large as they were in earlier years of marriage, the n_{ex} values tend to remain higher for males than for females, until parity is reached at approximately the twenty-fifth year of marriage.

The percentage of persons, at specific durations of marriage, ever divorcing within the first thirty years of marriage can be found in the pD_x column of the Nuptiality/ Divorce Decrement tables found in Appendix A. With regard to educational attainment, interesting patterns of divorce behaviour can be observed for both males and females. After ten years of marriage both males with (89.32 %) and without (88.16 %) post-secondary education have relatively high pD_x values. After twenty years of marriage, the pD_x value for the more educated males decreases to 69.91 per cent, while the value for less educated males decreases to a low of 47.51 per cent. Contradictory to the proposed hypothesis, it is the more educated males that have a considerably higher percentage of persons divorcing after twenty years of marriage. For females with and without post-secondary education, the pD_x values after ten years of marriage are 97.09 .nd 97.38 per cent, respectively. As with males, the less educated female's pD_x value decreases more rapidly than the pD_x value for more educated females. After twenty years of marriage, the the pD_x values are 77.69 per cent and 66.51 per cent for females with and without post-secondary education, respectively. The probability of divorcing after twenty years of marriage remains higher for males and females with post-secondary education than their less educated counterparts.

It should be noted that educational attainment is not the only factor that has an influence on the timing of divorce. Other social and economic factors interact throughout marriage and, hence, also have varying degrees of influence on divorce behaviour. For example, individuals who postponed marriage in order to attain higher education will be older and perhaps more mature, during the initial years of marriage, than individuals who marry immediately after high school graduation. The age of the respondent at each duration of marriage will have an influence on divorce behaviour. Throughout marriage, periods of economic prosperity or economic hardships will both have interaction effects on divorce behaviour. Since other factors have varying degrees of influence throughout marriage, a curvilinear pattern of divorce behaviour emerges. Depending upon the duration of marriage and interaction effects of education and other factors, probabilities of divorce also change over time. The curvilinear pattern of marital behaviour is a result of the interaction effects of all uncontrolled variables (i.e., age of respondent, timing of parenthood, periods of economic prosperity, etc.).

Employment Status

It is estimated that there are 530,426 males that have had their first marriage end in divorce. Of these males, 147,610 (27.8 %) have been categorized as white collar workers and 382,817 (72.2 %) as blue collar workers. Slightly over twenty-five per cent (25.4 %) of the married males were white collar workers and approximately seventy-five per cent (74.6 %) were blue collar workers. The rate of divorce differs between white collar males and blue collar males. It is revealed that 16.7 per cent of the divorcing blue collar males obtained their divorce within five years, 54.0 per cent within ten years, 77.2 per cent within fifteen years, 85.6 per cent within twenty years, 93.3 per cent within twenty-five years, and 98.7 per cent within thirty years of marriage. Only 1.3 per cent of the divorcing blue collar males divorced after thirty years of marriage. It is estimated that only 7.76 per cent of the divorcing white collar males divorced within five years, 37.0 per cent within ten years, 67.5 per cent within fifteen years, 83.8 per cent within twenty years, 93.9 per cent within twenty-five years, and 98.3 per cent within thirty years of marriage. Only 1.7 per cent of the divorcing white collar males divorced after thirty years of marriage. For the first fifteen years, a considerably higher proportion of blue collar males compared to white collar males had already divorced. These findings suggest that white collar males, who are assumed to be more financially secure, tend to obtain their divorces after longer durations of marriage. These findings are not supportive of the hypothesis presented in Chapter II.

It was found that of the 619,352 divorcing females, 171,735, or 27.7 per cent, were white collar workers and 447,617, or 72.3 per cent, were blue collar workers. Similarly, almost twenty-six (25.8 %) per cent of the married females were white collar workers and over seventy-four (74.2 %) per cent were blue collar workers. The pace of divorce differs considerably between white collar females and blue collar females. About sixteen (15.5) per cent of the divorcing white collar females obtained their divorce within five years, over fifty (50.3) per cent within ten years, over seventy-seven (77.1) per cent within fifteen years, over eighty-five (85.8) per cent within twenty years, over ninety-six (96.1) per cent within twenty-five years, and almost ninety-nine (98.8) per cent within thirty years of marriage. Only 1.2 per cent of the divorcing white collar females divorced after thirty years of marriage.

Less than ten (9.6) per cent of the divorcing blue collar females divorced within five years, only slightly over forty-one (41.2) per cent within ten years, two-thirds (66.6) per cent within fifteen years, over eighty-two (82.4) per cent within twenty years, over ninety-three (93.4) per cent within twenty-five years, and ninety-seven per cent within thirty years of marriage. Only 3.0 per cent of the divorcing blue collar females divorced after thirty years of marriage. Unlike males, a larger percentage of white collar females divorce within the earlier durations of marriage than blue collar females. These findings support the hypothesis that white collar females, with greater levels of financial independence, are expected to divorce sooner than the less independent blue collar females.

Blue collar males have a considerably higher percentage of their divorces occurring in the first fifteen years of marriage, than white collar males. This pattern of behaviour is not revealed for divorcing females. It is the white collar females that have a considerably higher percentage of early divorces.

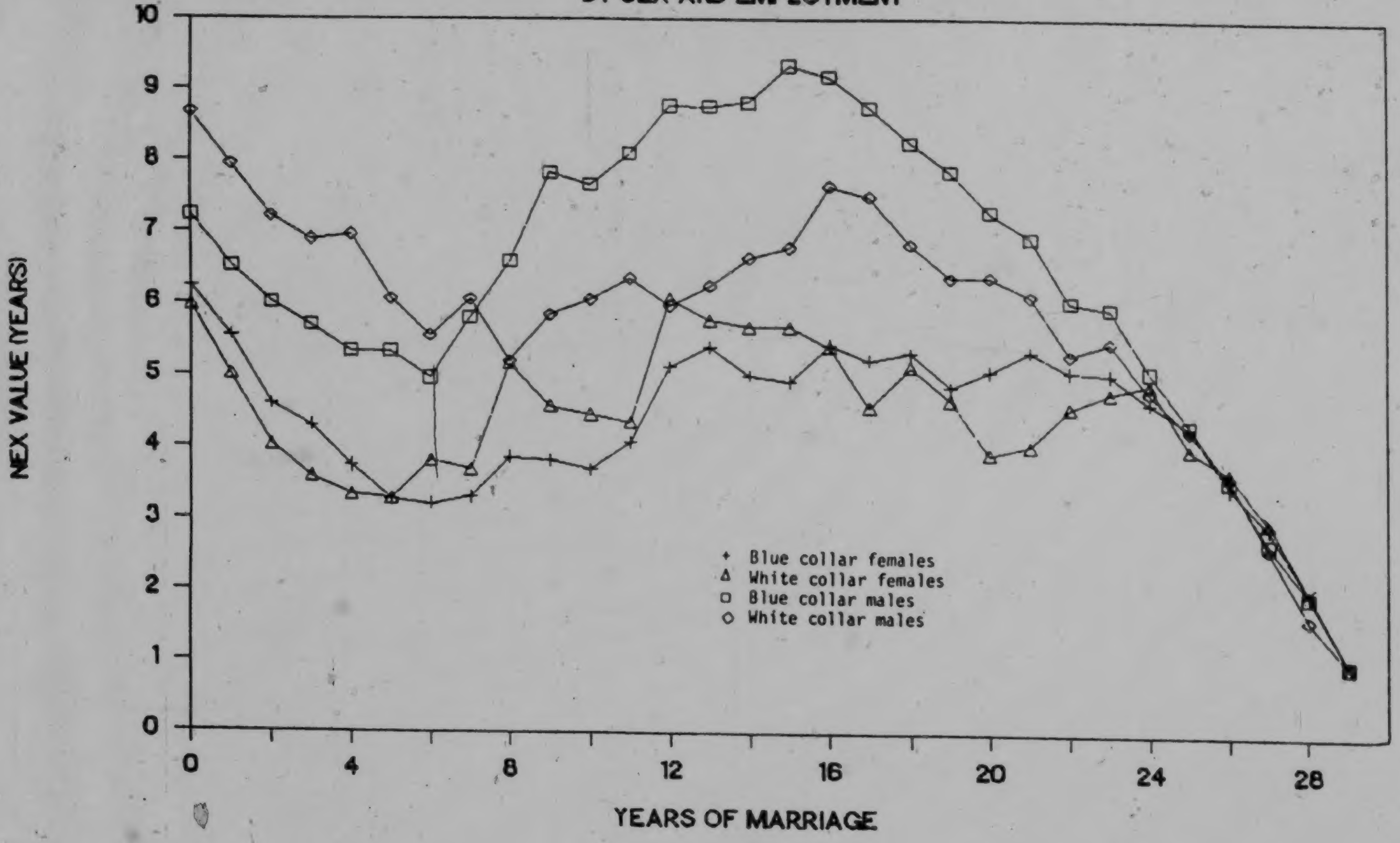
At the start of first marriage, the n_{ex} value for blue collar males is 7.23 years and is 8.67 years for white collar males. By the start of the seventh year of marriage, the value for blue collar males decreases to a little less than five (4.96) years. The value then increases rapidly until reaching an upper limit ot 9.35 years at the start of the sixteenth year, followed by a rapidly decreasing value that reaches parity with white collar males at the start of the twenty-sixth year of marriage.

The n_{ex} value for white collar males decreases to a low of 5.19 years by the start of the ninth year of marriage. The value then increases to an upper limit of 7.66 years by the seventeenth year. Subsequently, the value for white collar males decreases rapidly for the next thirteen years.

The average n_{ex} value for the first seven years of marriage is only 5.87 years for blue collar males, but 7.14

Fig.3.2 Nex VALUES BY FIRST MARRIAGE DURATION:

BY SEX AND EMPLOYMENT



years for the white collar males. Commencing with the eighth year to the start of the sixteenth year of marriage, the average value for blue collar males is almost eight (7.98) years and only slightly over six (6.13) years for the white collar males. In the first seven years of marriage, white collar males can expect (on the average) to remain married for more years prior to their divorce, than was found for blue collar males. These findings contradict the proposed hypothesis that the more financially secure white collar males would divorce sooner than the less secure blue collar males. After these durations, however, it is the blue collar males that have the higher expected number of married years remaining and, hence, the findings then support the hypothesis presented in Chapter II.

The pD_x values (percentage of persons ever divorcing) differ considerably between white collar and blue collar males for most durations of marriage. After ten years of marriage the pD_x value is almost ninety-two (91.99) per cent for white collar males and only 82.20 per cent for the blue collar males. After twenty years of marriage, the value is 61.76 per cent for white collar males and only 45.16 per cent for the blue collar males.

At the start of first marriage, the n_{ex} value for blue collar females is 6.23 years and almost six (5.97) years for the white collar females. The value for blue collar females decreases rapidly and consistently until reaching only 3.20 years by the start of the seventh year of marriage. The value then increases to 5.39 years by the start of the fourteenth year of marriage. For the next eight years, the n_{ex} value for blue collar females ranges between 4.84 years and 5.43 years of marriage. After twenty-one years, the n_{ex} value for blue collar females decreases rapidly reaching parity with the white collar females at the start of the twenty-sixth year of marriage.

The n_{ex} value for white collar females rapidly decreases to 3.28 years by the sixth year of marriage. For the next twenty years, white collar females have rather erratic values with no consistent pattern of increase or decline. The peak values are at the start of the ninth year (5.17 years), the thirteenth year (6.08 years), the nineteenth year (5.13 years), and the twenty-fifth year of marriage (4.90 years). The lowest values are at the start of the twelfth year (4.35 years), the eighteenth year (4.57 years), and the twenty-first year of marriage (3.91 years). After twenty-five years of marriage, the n_{ex} value for white collar females decreases rapidly and consistently for the next five years.

The average n_{ex} value for the first six years of marriage is 4.61 years for blue collar females and 4.36 years for the white collar females. From the seventh year to the seventeenth year of marriage, the average n_{ex} value for white collar females is 4.97 years and only 4.34 years for the blue collar females. For the first six years of marriage, white collar females are expected on the average to divorce slightly sooner than blue collar females. For these durations of marriage, the findings support the hypothesis that the more independent white collar females will divorce sooner than blue collar females. However after these initial years, the reverse is true with the blue collar females having the lower n_{ex} values.

After ten years of marriage, the pD_x values for blue collar females (96.83 %) and for white collar females (96.32 %) remain relatively high. After twenty years of marriage, the pD_x value for white collar females is 76.63 per cent and only 66.14 per cent for the blue collar females. The probability of divorce after twenty years of marriage remains considerably higher for white collar males and females than their blue collar counterparts.

As with education, the employment status variable is not the only factor influencing marital behaviour. A curvilinear pattern of divorce behaviour (over the span of marriage) results from the influence and timing of other factors.

Presence of Dependent Children

It is estimated from the Family History Survey data that 555,154 males, living in Canada, have obtained a divorce from their first marriage. Of these males, 286,016, or 51.8 per cent, had no dependent children (natural children under nineteen years of age) at the time of their marital dissolution. Likewise, it is estimated that 266,138, or 48.2 per cent, of these males had at least one dependent child at the time of divorce. Approximately sixty-three (63.1 %) per cent of the married males had no dependent children and thirty-seven (36.9 %) per cent had at least one dependent child at the time of divorce. It should be noted that the classification of repondents with no dependent children includes those individuals whose children are all over eighteen years of age and, hence, considered independent.

The timing of divorce varies between those males with dependent children and those males without dependent children. It was found that approximately fifteen (14.5) per cent of the males without children divorced within five years, fifty (50.4) per cent within ten years, seventy-one (70.6) per cent within fifteen years, seventy-eight (77.8) per cent within twenty years, eighty-eight (88.2) per cent within twenty-five years, and niney-eight (97.9) per cent within thirty years of marriage. Only 2.7 per cent of these males divorced after being married for more than thirty years. It is estimated that approximately thirteen (12.9) per cent of the males with dependent children divorced within five years, forty-five (44.6) per cent within ten years, seventy-five (74.5) per cent within fifteen years, ninety (89.5) per cent within twenty years, ninety-seven (97.1) per cent within twenty-five years, and ninety-nine (99.3) per cent within thirty years of marriage. Only 0.7 per cent of the males with children divorced after being married for more than thirty years. For the first ten years, these findings support the proposed hypothesis that the presence of children is a deterrent to divorce, as males with children have lower proportions divorcing in this time frame. However, after ten years of marriage, males with children have unexpectedly higher proportions divorcing than males without children.

It is estimated that of the 744,005 divorced females (first marriage), 378,276 (50.8 %) had no dependent children and 365,729 (49.2 %) had at least one dependent child at the time of divorce. Sixty-two per cent of the married females have no dependent children and only thirty-eight per cent have at least one dependent child. Once again, respondents that only have children over eighteen years of age are considered to have no dependents.

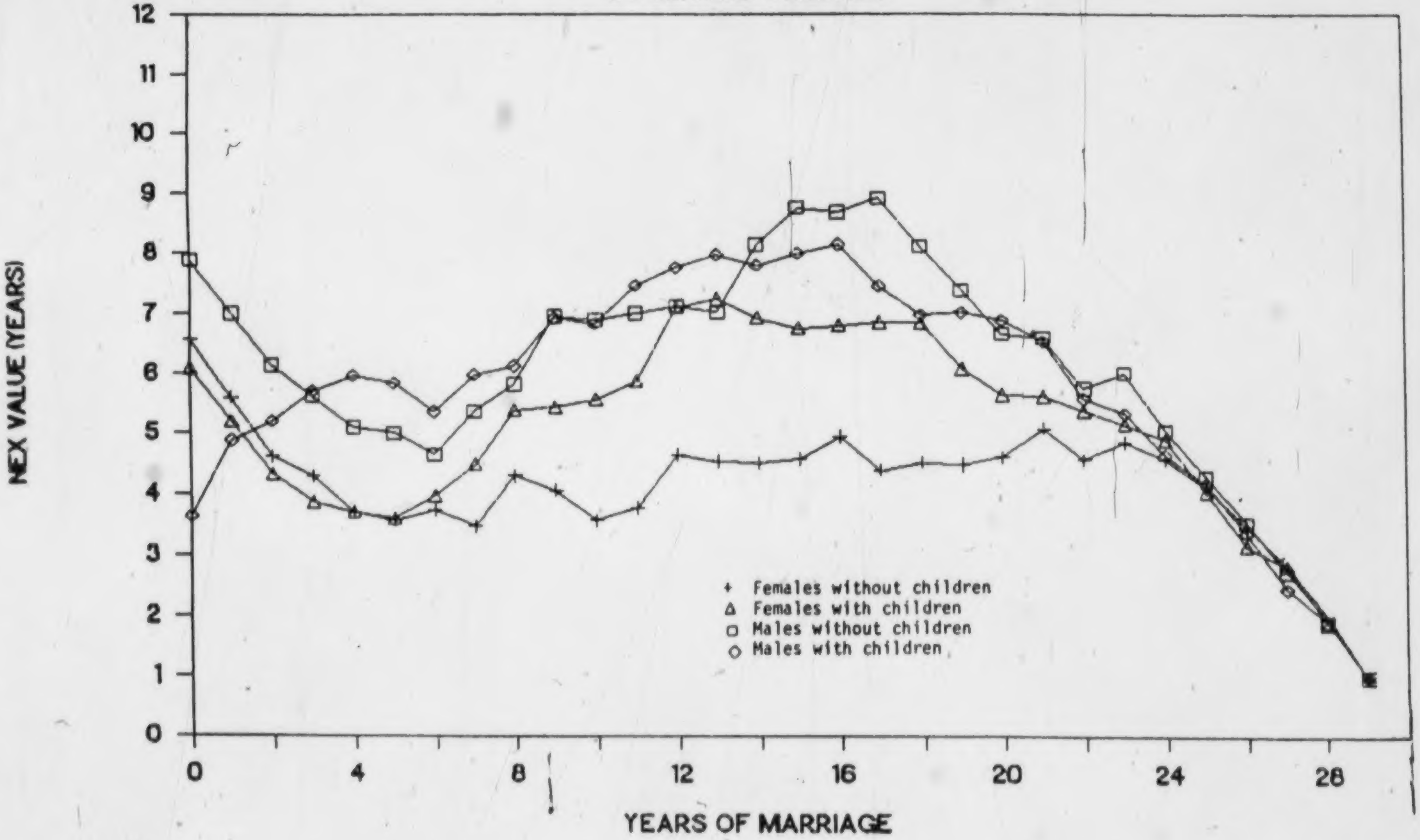
As with males, the pace of divorce varies between females with and females without dependent children. It was found that approximately twelve (11.8) per cent of the females without children divorced within five years, thirty-seven (36.5) per cent within ten years, fifty-nine (58.6) per cent within fifteen years, seventy-one (71.1) per cent within twenty years, eighty-six (85.6) per cent within twenty-five years, and ninety-two (92.2) per cent within thirty years of marriage. Approximately 7.8 per cent of these females divorced after being married for more than thirty years. For females with dependent children, ten per cent divorced within five years, forty-eight per cent within ten years, approximately seventy-five (74.7) per cent within fifteen years, eighty-nine (88.7) per cent within twenty years, ninety-seven (97.3) per cent within twenty-five years, and all divorced within thirty years of marriage. For each duration of marriage after five years, females with children consistently have higher proportions divorced than females without children. From these findings, it would appear that females with children are more at risk to divorce sooner than childless females. However, until the n_{ex} values are analyzed in detail, caution should be taken in interpreting these initial findings.

At the beginning of first marriage, males with dependent children are expected to remain married another 3.64 years and males without children another 7.88 years. Interestingly, the n_{ex} value for males with children increases to 5.96 years by the start of the fifth year of marriage. For the first five years, males without children and females with or without children have declining values. It would appear that during these initial years, younger children are more of a deterrent to divorce for males. The average n_{ex} value for the first five years is 5.07 years. By the seventh year, the value decreases to 5.36 years. The value then increases rapidly and somewhat consistently until reaching an upper limit of 8.14 years by the start of the seventeenth year of marriage. From the sixth year to the fifteenth year, the average n_{ex} value is 6.81 years. Afterwhich, the n_{ex} value for males with children rapidly decreases for the next fifteen years of marriage.

Unlike males with children, the n_{ex} value for males without dependent children rapidly decreases for the first six years of marriage. However, males without children initially have considerably higher values than males with children. The initially lower values (for males with

Fig.3.3 Nex VALUES BY FIRST MARRIAGE DURATION:

BY SEX AND CHILDREN



children) may be strongly influenced by the coming of unplanned parenthood and the unanticipated burden of child rearing. The average n_{ex} value for the first five years is 6.52 years, compared to only 5.07 years for males with dependent children. At the start of the seventh year of marriage, the n_{ex} value for childless males is only 4.65 years. For the next three years the n_{ex} value rapidly increases and then levels off (at approximately 7.00 years) for the tenth to thirteenth years of marriage. It then increases for the next four years and reaches an upper limit of 8.91 years by the eighteenth year of marriage. The average n_{ex} value from the sixth year to the fifteenth year is 6.40 years, compared to the 6.81 years for males with dependent children. After eighteen years of marriage, the n_{ex} value for males with no dependent children decreases rapidly for the remaining twelve years.

The probability of divorce for males with and without dependent children manifest remarkably similar patterns. After ten years of marriage, males with dependent children have a slightly higher pD_x value (88.53 %) than males without dependent children (86.78 %). After twenty years of marriage, this apparent trend continues with childless males having a pD_x value over fifty-three (53.16) per cent and males with children having a value over fifty-six (56.18) per cent. The largest difference between pD_x values occurs at the start of the eighteenth year of marriage, where males with children have a considerably higher value (69.09 %) than males without children (57.56 %). This finding may be explained by males postponing divorce until the children have left home and are no longer dependents. Keeping the marriage intact for the good of the children may be reflected in the higher probabilities of later divorce.

At the beginning of marriage, females with children have a n_{ex} value of 6.08 years and females without children have a n_{ex} value of 6.57 years. The n_{ex} values for females with and without children decrease rapidly, consistently, and similarly until the sixth year of marriage. The average n_{ex} values, for this initial interval, are almost equal for females with (4.61 years) and females without (4.88 years) children. The presence of children does not appear to be a significant deterrent to divorce, for females, during the initial years of marriage.

After six years of marriage, the n_{ex} values for females with children and females without children differ considerably in magnitude. The n_{ex} value for females with children rapidly increases until reaching an upper limit of 7.24 years, by the fourteenth year of marriage. The n_{ex} value then moderately decreases until the start of the nineteenth year and then rapidly declines until reaching parity with childless females by approximately the twenty-sixth year of marriage.

From the sixth to the twenty-fifth year of marriage, childless females have a much lower and erratic pattern of n_{ex} values, than females with children. It is during these durations of marriage, that children appear to be a strong deterrent to divorce. During these years, females without children have a n_{ex} value ranging from a low of 3.47 years to a high of 5.08 years. From the start of the seventh to the start of the nineteenth year of marriage, females without children have an average n_{ex} value of 4.23 years. For these same marriage durations, females with dependent children have an average n_{ex} value of 6.09 years. From the differences in n_{ex} values, it is evident that after five years of marriage, females without children are expected to divorce considerably sooner than females with children. These findings are consistent with the hypothesis presented in Chapter II.

Females with and without children have consistently and significantly lower n_{ex} values than their male counterparts. Females without dependent children have considerably lower n_{ex} values, for most durations of marriage, than females with dependent children and males with or without dependent children. As hypothesized, females without child care responsibilities are more able to acquire financial independence through participation in the labour force and, hence, are less dependent on their husband's income for economic support. These women need only worry about their own financial survival, without the additional burden and worry of providing for children.

In analyzing the pD_x values for females another pattern of behaviour emerges. After ten years of marriage, the pD_x value for childless females is 97.81 per cent and only 92.76 per cent for females with children. After twenty years of marriage the values decrease to 72.28 per cent and 66.14 per cent, respectively.

Again, the relationship between the duration of marriage and the average expected number of divorced years remaining (n_{ex} values) is curvilinear. The timing of divorce is influenced by the timing of parenthood and the timing of other factors as well.

Region

It is estimated that there are 552,154 males in Canada that have had their first marriage end in divorce. Of these males, approximately twenty (19.8) per cent are living in British Columbia, eighteen (17.6) per cent living in the Prairie Provinces, thirty-seven (36.7) per cent living in Ontario, nineteen (19.3) per cent living in Quebec, and only seven (6.6) per cent living in the Atlantic Provinces. With the exceptions of British Columbia and Quebec, these values are consistent with the percentage distribution of married males. Approximately ten (10.3 %) per cent of Canada's married males, but nearly twenty (19.8 %) per cent of the country's divorced males (first marriage) are living in the province of British Columbia. This pattern of marital behaviour is consistent with British Columbia's high divorce rate. Quebec, on the other hand, represent slightly over nineteen (19.3 %) per cent of Canada's divorced males, but over twenty-seven (27.4 %) per cent of the country's married males. These values are consistent with Quebec's relatively low divorce rate.

Almost fourteen (13.8) per cent of the divorced males obtained their divorce within five years of marriage, forty-eight (47.7) per cent within ten years, seventy-three (72.6) per cent within fifteen years, eighty-four (83.5) per cent within twenty years, ninety-three (92.6) per cent within twenty-five years, and ninety-nine (98.7) per cent within thirty years. Only 1.3 per cent of these Canadian males had obtained their divorce after thirty years of marriage.

The pace of divorce varies across the regions, in that in some regions males divorce much earlier than males found in other regions. In the Prairie Provinces, almost twenty-three (22.6) per cent of the males had obtained their divorce within five years of marriage. The other regions tended to more closely proximate the Canadian average of nearly fourteen (13.8) per cent. More males in British Columbia (58.4 %), in the Prairie Provinces (51.6 %), and in Ontario (46.9 %) had obtained their divorce within ten years of marriage than males in Quebec (37.6 %) and the Atlantic Provinces (38.7 %). The number of divorces occurring within fifteen years of marriage ranged from slightly over sixty-eight (68.4) per cent in the Atlantic Provinces to seventy-seven per cent in the Prairie Provinces. With the exception of the Atlantic Provinces (76.3 %), all regions were estimated to have more than eighty per cent of their males divorcing within twenty years of marriage. After thirty years of marriage only 2.0 per cent of the males in British Columbia, 0.8 per cent of the males in the Prairie

Provinces, 1.4 per cent of the males in Ontario, 0.8 per cent of the males in Quebec, and 1.8 per cent of the males in the Atlantic Provinces had yet to divorce.

It is estimated that there are 744,004 females living in Canada that obtained a divorce from their first marriage. Of these females, approximately sixteen (16.3) per cent were living in British Columbia, nineteen (18.6) per cent were living in the Prairie Provinces, forty-three (42.8) per cent were living in Ontario, seventeen (17.3) per cent were living in Quebec, and only five per cent were living in the Atlantic Provinces. For most regions, the percentage distribution of divorced females differs considerably with the regional distribution of married females. In Canada, approximately sixteen (16.3 %) per cent of the females who are divorced from their first marriage live in British Columbia. Yet, only ten (10.4 %) per cent of the country's married females live in British Columbia. Approximately seventeen (17.3 %) per cent of the females in Canada who obtained a divorce from their first marriage are living in Quebec and five (5.0 %) per cent are living in the Atlantic Provinces. Quebec females, however, represent nearly twenty-seven (26.5 %) per cent of Canada's married females (first marriage) and females living in the Atlantic Provinces represent over nine (9.2 %) per cent of Canada's married females. The difference between each region's percentage of married females and its percentage of divorced females is reflective of the region's divorce rate. The relatively high divorce rate in British Columbia and the comparably lower rates of Quebec and the Atlantic Provinces are reflected in the percentage distributions of Canada's married female and Canada's divorced female populations.

The pace of divorce for these Canadian females tended to be somewhat slower than that of males. Approximately eleven (10.9) per cent of the females had divorced within five years of marriage, forty-two (42.1) per cent within ten years, sixty-six (66.4) per cent within fifteen years, eighty (79.6) per cent within twenty years, ninety-one (91.2) per cent within twenty-five years, and ninety-six (95.9) per cent within thirty years. After thirty years of marriage, only 4.1 per cent of the females had yet to divorce.

The tempo at which these females obtained their divorce varied by region. Less than eight (7.8) per cent of the females in Ontario obtained their divorce within five years of marriage, while over sixteen (16.4) per cent of the females in Quebec had divorced within the same period. The other regions more closely proximated the Canadian average of near eleven (10.9) per cent. Within ten years of marriage, almost fifty-eight (57.7) per cent of the females in the Prairie Provinces had obtained their divorce compared to less than forty (39.7) per cent of the females in British Columbia, thirty-five (34.7) per cent of the females in Ontario, forty-seven (46.8) per cent of the females in Quebec, and forty-one (40.9) per cent of the females in the Atlantic Provinces. With the exception of the province of Ontario (73.9 %), over eighty per cent of the females in every region had obtained their divorce within the first twenty years of marriage. Only 3.4 per cent of the females in British Columbia, 3.4 per cent of the females in the Prairie Provinces, 4.7 per cent of the females in Ontario, 3.9 per cent of the females in Quebec, and 1.7 per cent of the females in the Atlantic Provinces had obtained their divorce after thirty years of marriage. These findings, as with the males, tend to support the hypothesis of shorter marriage durations for females in British Columbia and the Prairie Provinces, relatively moderate durations in Ontario, and longer durations in Quebec and the Atlantic Provinces.

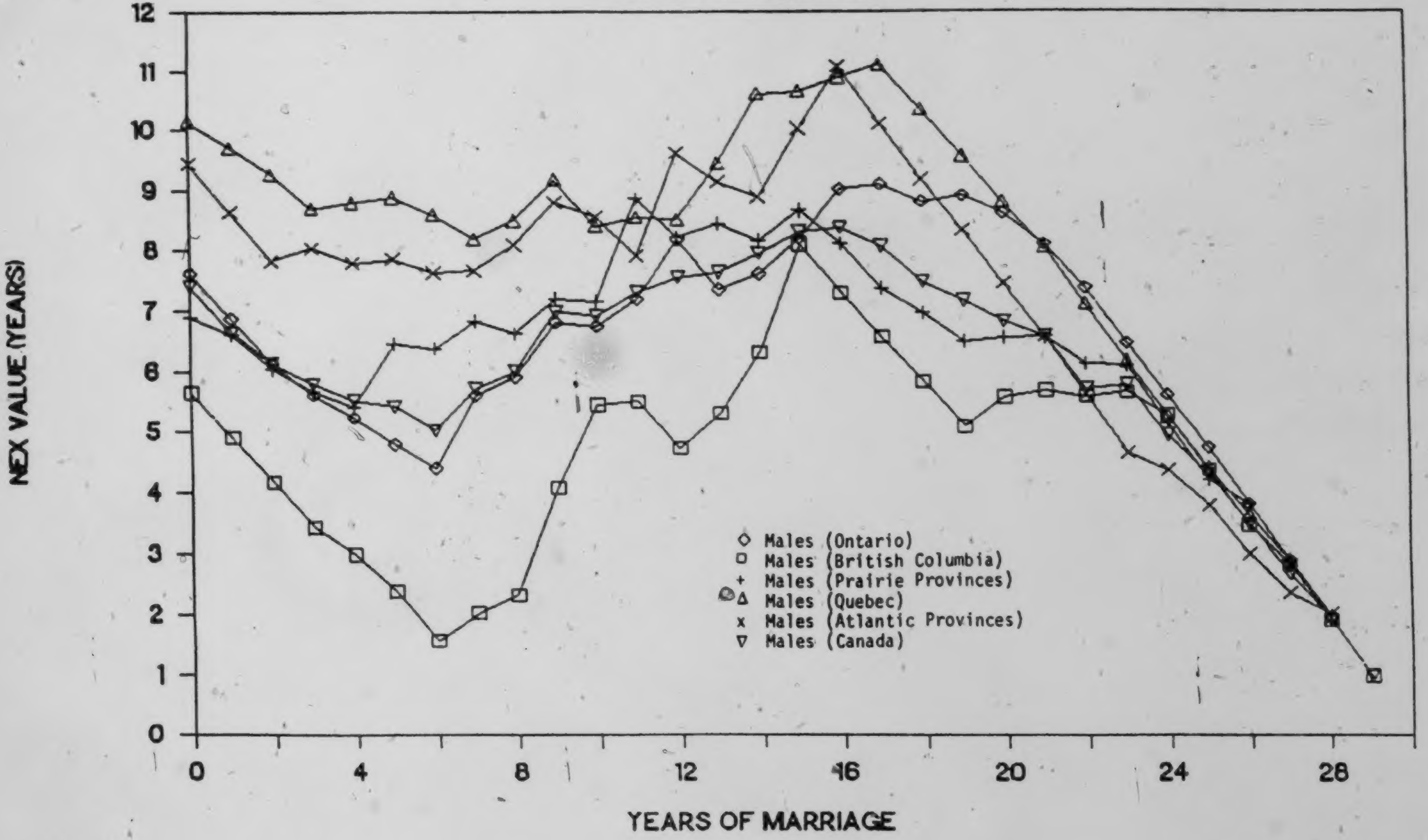
The n_{ex} values obtained from the divorce decrement tables found in Appendix A provide estimates of the remaining years of marriage expected before divorce for males and females in Canada and the various regions of Canada.

At the start of first marriage, divorcing males in Canada could expect, on the average, to remain married for 7.40 years. Divorcing males could expect to remain married for 5.64 years in British Columbia, 6.88 years in the Prairie Provinces, 7.62 years in Ontario, 10.15 years in Quebec, and 7.40 years in the Atlantic Provinces. For approximately the next six or seven years, the values for all regions decrease sharply. In the first twenty years of marriage, the lowest n_{ex} value for males in the Prairie Provinces occurs at the start of the fifth year of marriage (5.41 years). The lowest n_{ex} value for males in Ontario (4.40 years), males in the Atlantic Provinces (7.63 years), and for males in British Columbia (1.57 years) occurs at the start of the seventh year of marriage. The lowest n_{ex} value for males in Quebec (8.19 years) occurs at the beginning of the eighth year of marriage and for Canadian males altogether (5.03 years) by the beginning of the seventh year of marriage. The magnitude of the n_{ex} values vary considerably across the regions during the first five to eight years of marriage.

In British Columbia the n_{ex} values for the first seven years range from 1.57 years to 5.64 years, with an average of 3.90 years. In the Prairie Provinces, males had values ranging from 5.41 years to 6.88 years, with an average of 6.12 years for the first five years of marriage. Ontario males had n_{ex} values ranging from 4.40 years to 7.62 years, with an average of 5.91 years for the first seven years of marriage. In Quebec the values ranged from a high of 10.15 years to a low of 8.60 years, with an average of approximately nine (9.10) years for the first eight years of marriage. The values for the Atlantic Provinces were also high during the first seven years of marriage, ranging from 7.63 to 9.45 years and averaging slightly over eight (8.29) years. Altogether, Canadian males had n_{ex} values ranging from 5.03 years to 7.40 years, with an average n_{ex} value of 5.99 years for the first seven years of marriage. It is quite evident that British Columbia males are expected to divorce sooner, in the early years of marriage, than males in Ontario and the Prairie Provinces and much sooner than males in Quebec and the Atlantic Provinces. These findings

Fig.3.4A Nex VALUES BY FIRST MARRIAGE DURATION:

BY SEX AND REGION



support the hypotheses presented in Chapter II.

For approximately the next ten years, the n_{ex} values for males (in most regions) tend to increase sharply with only small and temporary periods of decline. From the seventh year to the sixteenth year of marriage, the expected number of married years remaining for males in British Columbia increases from 1.57 to 8.09 years. From the start of the eighth to the end of the sixteenth year of marriage, they have an average n_{ex} value of 4.87 years. During this same period, males in Ontario consistently have higher values. After only six years of marriage the value for males in Ontario is 4.40 years. After seventeen years it increases to a high of 9.10 years. Over this eleven year period, Ontario males are expected to remain married for an average of 7.43 years, which is considerably higher than that of males in British Columbia over the same period.

Males in the Prairie Provinces are expected to remain married even longer than Ontario males between the fourth and sixteenth years of marriage. During this period, males in the Prairie Provinces have an average n_{ex} value of 7.60 years. Males in the Prairie Provinces record their highest n_{ex} value (8.87) at the start of the twelfth year of marriage.

Males in the Atlantic Provinces (from the seventh to the seventeenth year of marriage) and males in Quebec (from the eighth to the eighteenth year of marriage) are expected to remain married longer than males in any other region. Males in the Atlantic Provinces have an average n_{ex} value of

8.98 years over their ten year period, with a maximum value of about eleven (11.07) years during the seventeenth year of marriage. Males in Quebec have an average n_{ex} value of over nine (9.59) years during this ten year period, with a maximum value of 11.10 years occurring at the start of the eighteenth year of marriage.

As expected, over the first seventeen years of marriage, males in Quebec and the Atlantic Provinces have much higher n_{ex} values than the other regions. Males in Ontario and the Prairie Provinces have moderate n_{ex} values compared to Quebec, the Atlantic Provinces, and British Columbia. Males in British Columbia have very low n_{ex} values compared to all other regions.

The n_{ex} values for males, in all regions, decreases after seventeen years and reach some degree of parity by approximately the twenty-third year of marriage.

The pD_x values, or the percentage of persons ever divorcing within thirty years of marriage, vary considerably across the regions. After ten years of marriage, males in British Columbia have the highest pD_x value (93.36 %). The pD_x values for males in Ontario (82.84 %), the Prairie Provinces (84.66 %), and the Atlantic Provinces (82.85 %) remain significantly high. Males in Quebec have the lowest divorce probability (74.78 %) of all the regions. After twenty years of marriage, the value is over sixty-two (62.60) per cent for males in British Columbia, fifty-six (56.07) per cent in the Atlantic Provinces, forty-eight (48.67) per cent in the Prairie Provinces, twenty-nine

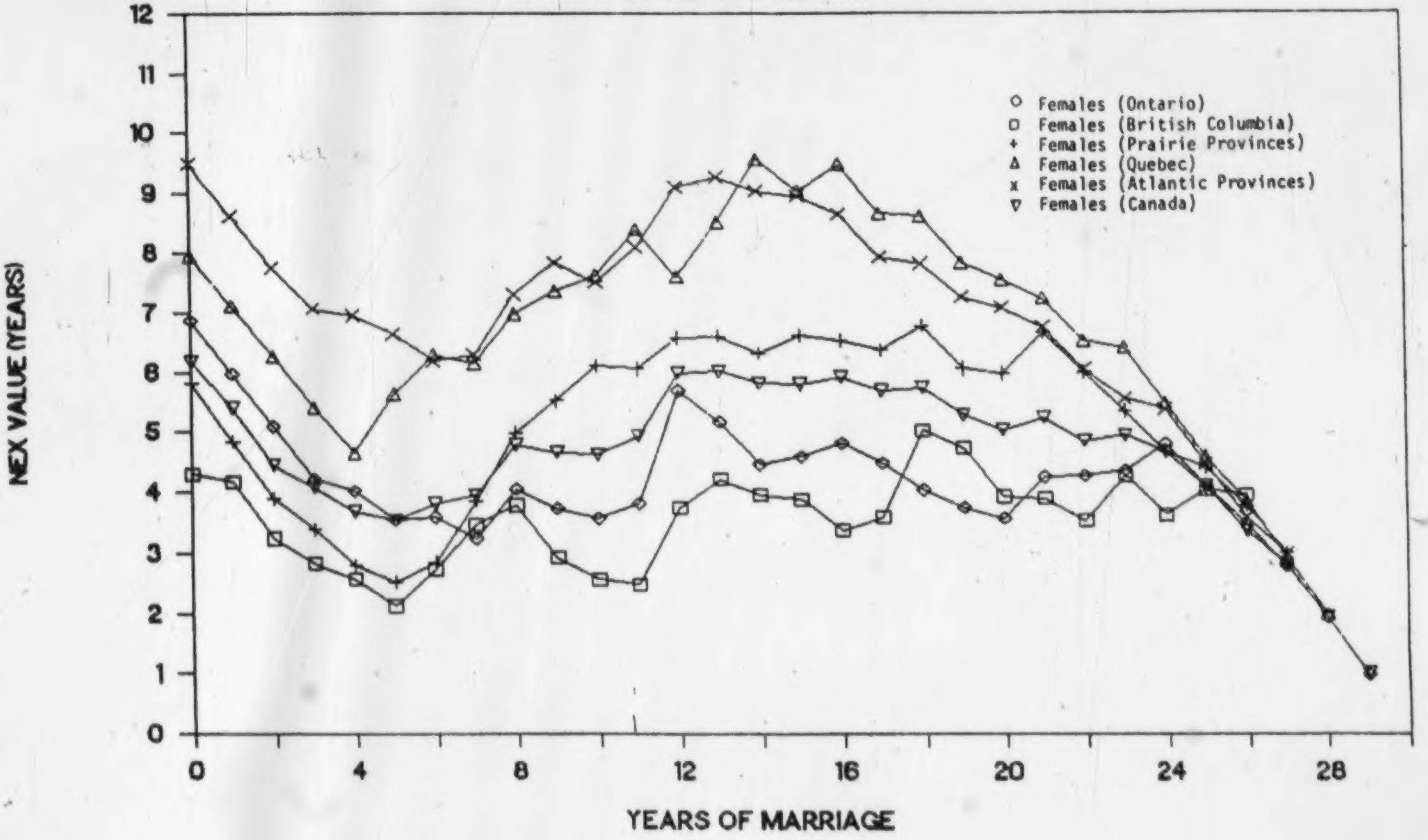
(29.58) per cent in Quebec, and only twenty-four (24.71) per cent in Ontario. The probability of divorcing after twenty years is highest among males in British Columbia and considerably lower for males in Quebec and Ontario.

Regional differences in the n_{ex} values for females are similar to those of males. Females in Quebec and the Atlantic Provinces consistently have higher n_{ex} values than females in the other regions. Females in British Columbia have the lowest values of all regions. These findings are consistent with the expectations presented in Chapter II.

At the start of the first year of marriage, the n_{ex} value for females in British Columbia (4.31 years), the Prairie Provinces (5.81 years) Ontario (6.86 years), Quebec (7.96 years), and the Atlantic Provinces (9.50 years) are lower than the n_{ex} value for males in the same region. At the onset of marriage, females in every region were found to divorce sooner than their male counterparts.

By the fifth year of marriage, females in Quebec are only expected to remain married another 4.65 years. The average n_{ex} value for this initial interval is 6.79 years. Females in British Columbia and the Prairie Provinces reach their lowest value during the sixth year of marriage, 2.13 and 2.52 years respectively. The average n_{ex} value for this period was 3.20 years in British Columbia and 4.04 years in the Prairie Provinces. Females in the Atlantic Provinces reach their lowest value (6.19 years) by the seventh year and have an average n_{ex} value of 7.66 years for this initial interval. Females in Ontario do not reach their lowest value

Fig.3.4B Nex VALUES BY FIRST MARRIAGE DURATION:
BY SEX AND REGION



(3.24 years) until the start of the eighth year of marriage and they have an average n_{ex} value of only 4.90 years for this initial interval. Although the n_{ex} values for females in all regions tend to consistently decline in the early years of marriage, the patterns across regions are not nearly as consistent in the later years of marriage.

From the start of the sixth year of marriage, females in British Columbia have a n_{ex} value that fluctuates considerably over short periods of time. Females in British Columbia have values reaching upper limits at the start of the ninth (3.79), fourteenth (4.21), nineteenth (5.03), and twenty-fourth year (4.26) of marriage. The value reaches lower limits during the twelfth (2.47), seventeenth (3.36), twenty-third (3.51), and twenty-fifth year (3.61) of marriage.

Similar to British Columbia, females in Ontario have a n_{ex} value that erratically fluctuates after eight years of marriage. Although the magnitude of these fluctuations tend to be smaller for females in Ontario. For females in Ontario, the highest n_{ex} value (5.69) occurs during the thirteenth year of marriage and the lowest value (3.55) occurs during the twenty-first year of marriage. After twenty-one years, the n_{ex} values again increase until reaching an upper limit of 4.26 years by the twenty-fourth year, followed by consistent and rapid decline over the last six years.

After five years of marriage, females in the Prairie Provinces have a n_{ex} value that rapidly increases until the thirteenth year (6.57), and then minimally fluctuates for the next six years. The highest value (6.77) for females in the Prairie Provinces occurs at the start of the nineteenth year of marriage. Consistent and rapid decline in the n_{ex} value occurs after twenty-one years and parity with the other regions is reached after approximately twenty-six years of marriage.

After four years of marriage, females in Quebec have a n_{ex} value that rapidly increases until reaching an upper limit of 9.57 years by the fifteenth year of marriage, followed by a consistent and rapid decline.

After six years of marriage, females in the Atlantic Provinces have a n_{ex} value that rapidly increases until reaching an upper limit of 9.27 years at the start of the fourteenth year of marriage. After fourteen years of marriage, the value rapidly and consistently decreases until reaching parity with the other regions after approximately twenty-six years of marriage.

As hypothesized, females in Quebec and the Atlantic Provinces (with their greater emphasis on religious and traditional values) have considerably higher n_{ex} values, for most durations of marriage, than females in other regions. Females in the Prairie Provinces tend to have only moderate values in comparison with the other regions. Females in Ontario and British Columbia have the lowest n_{ex} values of all the regions.

Interesting differences can be observed in the pD_x values for females in each of the regions. After ten years of marriage, females in British Columbia and Ontario have extremely high pD_x values, 99.17 per cent and 98.17 per cent respectively. Females in the Prairie Provinces have a slightly lower value of approximately ninety (90.26) per cent. Females in Quebec and the Atlantic Provinces have much lower values of 80.15 per cent and 82.08 per cent, respectively. After twenty years of marriage, the pD_x values for females in British Columbia and Ontario decreases moderately to 79.90 per cent and 81.61 per cent, respectively. The value for females in the Prairie Provinces significantly decreases to only 54.07 per cent, while the values for females in Quebec and the Atlantic Provinces decreases even more to only 36.01 per cent and 43.37 per cent, respectively.

The probability of divorce (pD_x values) after twenty years of marriage remain high for males and females in British Columbia, moderate in the Prairie Provinces, and low in Quebec. Interestingly, males in Ontario have an extremely low probability of divorce (24.8 %), while the females have an extremely high probability (82.0 %). The radical differences between the pD_x values of Ontario males and females was not hypothesized. In all regions, except the Atlantic Provinces, females have greater divorce probabilities than males (after twenty years of marriage). In the Atlantic Provinces males unexpectedly have a considerably higher divorce probability (56.1 %) than females (43.37 %). This may reflect an unhypothesized difference in the adherance to traditional values, between the Atlantic males and females.

As with educational attainment, employment status, and presence of children, there is a curvilinear relationship between divorce behaviour and marriage duration for all regions. This, again, is the result of interaction effects among numerous social and economic factors.

IV. Remarriage Decrement: Findings and Discussion

Introduction

This chapter provides a detailed analysis of the remarriage behaviour of males and females in Canada. The findings of the remarriage decrement tables (found in Appendix B) will be the basis of this analysis. Durations of first divorce will be separately analyzed with regards to the four variates presented in Chapter II; (1) educational attainment, (2) employment status, (3) presence of children, and (4) region. Any support or contradiction to the hypotheses presented in Chapter II will be discussed for each of the four variates.

Educational Attainment

It is estimated that there are 316,523 males living in Canada who have remarried since their first divorce. Of these males, 95,300, or 30.1 per cent, have post-secondary education and 221,223, or 69.9 per cent, do not have any post-secondary education. These values are similar to the percentage distribution of still divorced males, where approximately thirty-one (31.1 %) per cent had at least some post-secondary education and nearly sixty-nine (68.9 %) per cent had none.

The rate of remarriage differs considerably for the first four years of divorce. It was found that over forty-six (46.4) per cent of the less educated males remarry within two years, eighty-five (85.1) per cent within five years, and ninety-six (96.6) per cent within ten years of divorce. Of the more educated males, over fifty-seven (57.3) per cent remarry within two years, eighty-six (86.6) per cent within five years, and almost all (99.6 %) within ten years of divorce. These findings tend to support the theory (presented in Chapter II) that higher educated males remarry sooner than less educated males.

It is revealed that there are 306,823 females living in Canada who have remarried since their first divorce. Of these remarried females, 95,029, or 31.0 per cent, have post-secondary education and 211,794, or 69.0 per cent, do not have any post-secondary education. Only twenty-seven (27.1 %) per cent of the still divorced females have some post-secondary education, while almost seventy-three (72.9 %) per cent have none. Nearly one third of the remarried females, but only about one quarter of the divorced females have post-secondary education.

Of the more educated females, over fifty (50.3) per cent remarry within two years, over seventy-five (75.1) per cent within five years, and all remarry within ten years of divorce. Of the less educated females that remarry, only about thirty-nine (39.4) per cent do so within two years, seventy-eight (78.2) per cent within five years, and ninety-four (94.4) per cent within ten years of divorce. The hypothesis of earlier remarriage for less educated females is not supported by these findings (especially within the first five years of divorce).

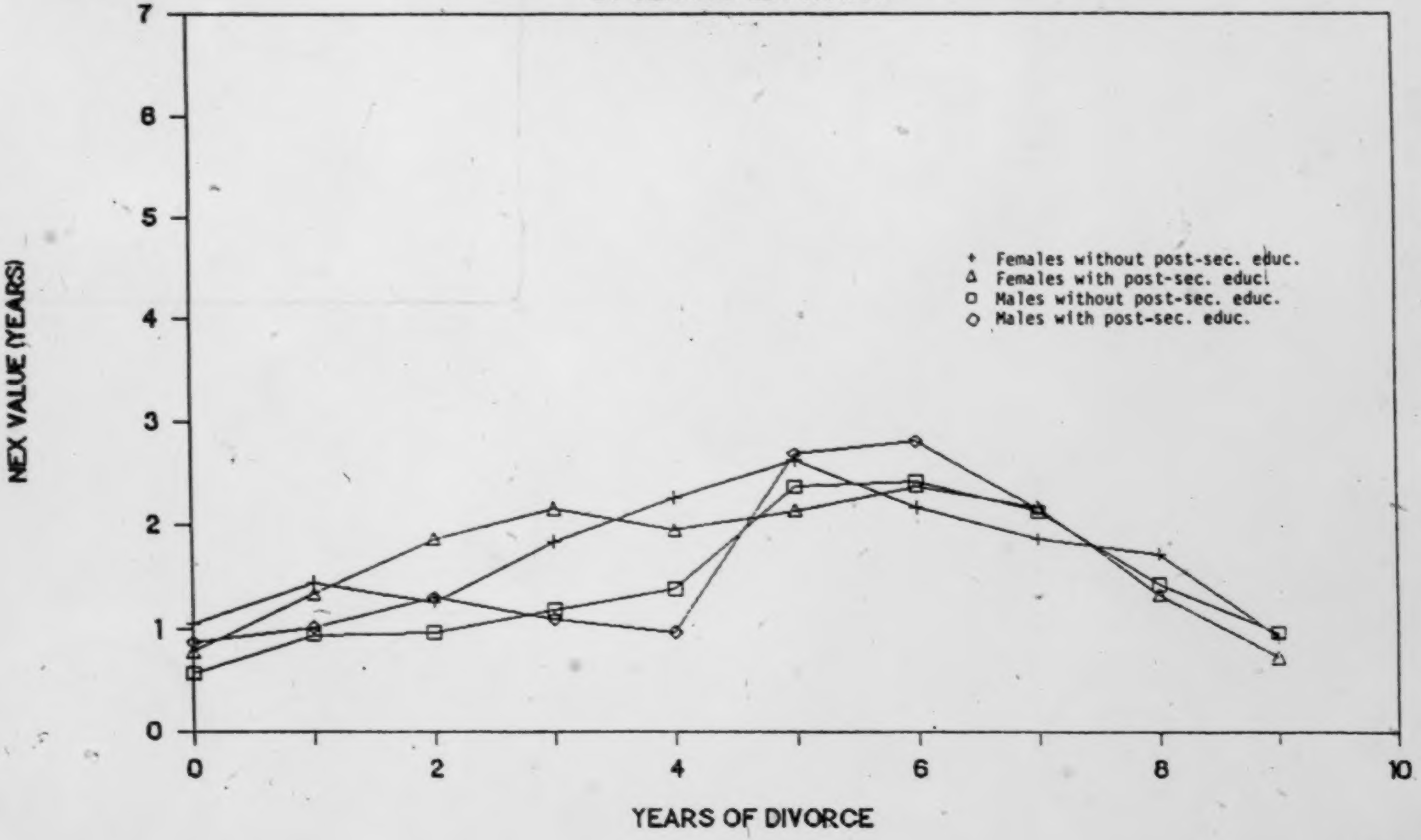
At the time of divorce, males without post-secondary education have a n_{ex} value of 0.57 years. The n_{ex} value for males with post-secondary education is 0.87 years. Over the next two years, both males with and without post-secondary education have increasing n_{ex} values. The average n_{ex} value expected for the first three years of divorce is 1.06 years for the more educated males and less than one year (0.82) for males with less education. By the fourth year of divorce, the n_{ex} value for the less educated males increases to 1.18 years, while the n_{ex} value for the more educated males decreases from 1.30 years to 1.09 years of divorce. In the first four years of divorce, the findings tend to negate the hypothesis presented in Chapter II, as the less educated males remarried sooner than their more educated counterparts.

The n_{ex} value continues to decrease for the more educated males until the fifth year of divorce (.96 years) and then rapidly increases until reaching a high value of 2.82 years by the sixth year of divorce. The average n_{ex} value is 2.16 years between the fourth and seventh years of divorce.

The less educated males have a n_{ex} value that consistently and rapidly increases from the fifth to the seventh year of divorce and reaches a high of 2.82 years. The average n_{ex} for this period is 2.06 years, compared to an average of 2.16 years for the more educated males. Although the differences are small during these years of divorce, higher educated males tend to delay remarriage

Fig. 4.1 Nex VALUES BY FIRST DIVORCE DURATION:

BY SEX AND EDUCATION



longer than less educated males. These findings are in contradiction to the proposed hypothesis.

After seven years of divorce, the n_{ex} values for both males with and without post-secondary education rapidly and similarly decrease for the next three years.

The pD_x values (percentage of persons ever remarrying) for males with and without post-secondary education are very high and very similar for the first three years of divorce. By the fourth year, the value for the more educated males was over ninety-eight (98.55) per cent, while the less educated males have a slightly lower value of over ninety-seven (97.51) per cent. By the seventh year, the values are 61.74 per cent and 64.61 per cent, respectively. The probability of ever remarrying remains similar for males with and without post-secondary education (for most durations of divorce).

At the start of first divorce, females with post-secondary education have a n_{ex} value of 0.78 years and females without post-secondary education have a higher value of 1.05 years of divorce. The value for the more educated females increases to 2.16 years by the start of the fourth year of divorce. By the fifth year the value is only 1.95 years, but recovers to 2.38 years by the start of the seventh year of divorce. The n_{ex} value for the more educated females rapidly and consistently decreases for the next three years.

The n_{ex} value for the less educated females increases to 1.45 years at the start of the second year, followed by a decrease to only 1.26 years by the third year of divorce. This value then increases sharply to an upper limit of 2.63 years by the sixth year, followed by a rapid and consistent decline over the next three years.

For the first four years of divorce, the average n_{ex} value for females with post-secondary education is 1.54 years and only 1.05 years for females without post-secondary education. During these durations of divorce, higher educated females (as hypothesized) tend to postpone remarriage longer than less educated females. However, for the first six years of divorce, the average n_{ex} values are 1.71 years and 1.74 years, respectively. It would appear that the hypothesis presented in Chapter II is supported during the initial years of divorce. This may be a reflection of less educated females seeking an immediate solution to their financial need. Higher educated females may be more independent and, hence, may consider remarriage more of an option (and less of a necessity) than females without post-secondary education.

At the start of the fourth year of divorce, the percentage of the more educated females ever remarrying is over ninety-six (96.01) per cent and ninety-three (93.29) per cent for the less educated females. By the sixth year of divorce, the pD_x value decreases to approximately seventy-five (75.37) per cent for the less educated females, but only to about eighty-nine (89.25) per cent for the more educated females. During the later years of divorce, the pD_x values for females without post-secondary education are consistently and significantly lower than the values for females with post-secondary education. These findings support the hypothesis that more educated females are better able to postpone remarriage considerably longer than their less educated counterparts.

There is a curvilinear relationship between the duration of divorce and the average number of years left prior to remarriage (n_{ex} value). Other factors such as the presence of children, age of children, and age of the respondent will have an influence on the timing of remarriage. For example, young children of recently divorced individuals may be less of a deterrent to prospective mates than older and more rebellious children. The longer individuals remain divorced, the older their children will be. The age of the child has, hence, become an influencing factor in remarriage behaviour. It is the interaction effects of educational attainment and the age of children, as well as numerous other factors, that determine the probability and timing of remarriage.

Employment Status

It is estimated that there are 305,892 males that have remarried since their first divorce. Of these males, 84,730, or 27.7 per cent, have been categorized as white collar workers and 221,162, or 72.3 per cent, as blue collar workers. Similarly, seventy-two per cent of the still divorced males are blue collar workers and twenty-eight per cent are white collar workers.

The pattern of remarriage differs slightly between blue collar and white collar males. It was found that approximately fifty-four (53.9) per cent of the white collar males remarried within two years, eighty-nine (89.4) per cent within five years, and almost all (99.5 %) remarried within ten years of divorce. Conversely, it was found that approximately forty-nine (48.5) per cent of the blue collar males remarried within two years, eighty-six (85.8) per cent within five years, and ninety-eight (98.3) per cent within ten years of divorce. These findings suggest (as hypothesized) that white collar males remarry sooner than blue collar males.

It is estimated that there are 250,738 females that have remarried since their first divorce. Of these females, 59,581, or 23.8 per cent, have been categorized as white collar workers and 191,156, or 76.2 per cent, as blue collar workers. Still divorced females have a higher proportion of their population in blue collar positions (76.2 %) than do remarried females (69.6 %).

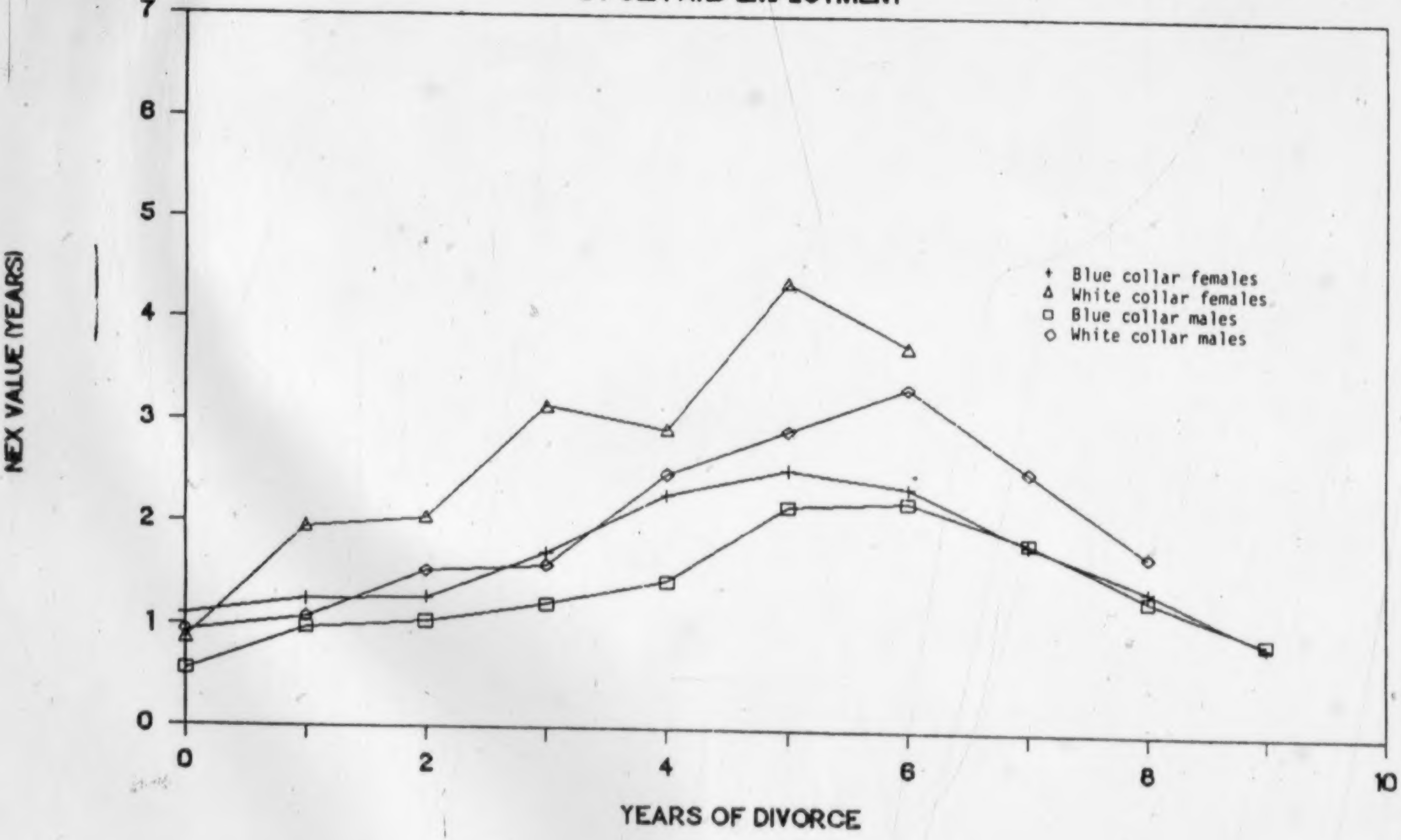
The timing of remarriage differs considerably between blue collar and white collar females. It is revealed that approximately fifty-seven (56.8) per cent of the white collar females remarried within two years, ninety-two (91.5) per cent within five years, and one hundred per cent within seven years of divorce. It was found that only forty-two per cent of the blue collar females remarried within two years, eighty (79.6) per cent within five years, and ninety-six (96.4) per cent within ten years of divorce. These findings are inconsistent with the hypothesis suggested in Chapter II, however, the more detailed n_{ex} values presented later on in this analysis will show a much different pattern of remarriage behaviour.

At the start of first divorce, white collar males have a n_{ex} value of just under one year (.94) and blue collar males have a value of only .56 years. The value for blue collar males increases to a high of 2.23 years by the seventh year of divorce, followed by a rapid and consistent decline over the next three years of divorce. The n_{ex} value for white collar males remains consistently and significantly higher than the value for blue collar males, for all durations of divorce. The n_{ex} value for white collar males increases rapidly until reaching an upper limit of 3.35 years by the seventh year of divorce. The value for white collar males decreases rapidly and consistently for the next three years.

The average n_{ex} value for the first four years is 0.95 years for blue collar males and 1.29 years for white collar males. The average n_{ex} value for the first seven years is 1.38 years for blue collar males and 1.92 years for the white collar males. White collar males consistently have a higher n_{ex} value than blue collar males, for all durations of divorce. These findings are in total contradiction to the hypothesis suggested in Chapter II. It appears that the greater financial security of white collar males does not provide them with sufficient incentive to remarry sooner than blue collar males.

Fig.4.2 Nex VALUES BY FIRST DIVORCE DURATION:

BY SEX AND EMPLOYMENT



The pD_x values, probability of ever remarrying, differ between blue collar and white collar males. By the third year of divorce, the pD_x value for blue collar males is 99.36 per cent and 96.12 per cent for the white collar males. By the sixth year of divorce, the pD_x value decreases to 84.43 per cent for blue collar males and to only 78.42 per cent for white collar males. It appears that even after six years of divorce, the probability of blue collar males eventually remarrying remains higher than the remarriage probabilities for white collar males.

At the start of first divorce, the n_{ex} value for blue collar females is slightly over one (1.10) year and less than one (.86) year for white collar females. The n_{ex} value for blue collar females rapidly increases to an upper limit of 2.54 years at the start of the sixth year of divorce, followed by rapid and consistent decline for the next four years.

The n_{ex} value for white collar females increases rapidly, with only a few temporary fluctuations, until an upper limit of 4.38 years at the start of the sixth year of divorce. The n_{ex} value for white collar females decreases rapidly for the next four years.

The average n_{ex} value during the first four years of divorce is 2.01 years for white collar females and a much lower 1.33 years for blue collar females. The average n_{ex} value for the first seven years is 2.73 years for white collar females and only 1.79 years for the blue collar females. White collar females consistently and significantly have a higher n_{ex} value than blue collar females, for all durations of divorce. These findings strongly support the hypothesis presented in Chapter II. The more financially secure and independent females postpone remarriage considerably longer than the more dependent blue collar females.

The pD_x values for blue collar and white collar females differ considerably. By the third year of divorce, blue collar females have a value of 98.30 per cent and white collar females have a value of only 86.92 per cent. By the sixth year of divorce, blue collar females have a pD_x value of 80.82 per cent, while the value for the white collar females is only 19.93 per cent. The drastic difference in values after six years of divorce is a result of the extremely low number of remarriages for white collar females during the later years of divorce. White collar females, therefore, choose not to remarry at either very early or very late durations of divorce. They instead appear to be selective of the less pressured and more intermediate years.

The interaction effects of various factors, including employment status, result in a curvilinear relationship between remarriage behaviour and the duration of divorce. Various factors having intermittent influence on remarriage behaviour provide some explanation as to the probability and timing of remarriage.

Presence of Children

It was found that there are 316,519 males in Canada that have remarried since their first divorce. Of these males, it is estimated that 149,550, or 47.2 per cent, had no dependent children and 166,969, or 52.8 per cent, had at least one dependent child at the time of remarriage. These proportions are considerably different from those found for the still divorced males. Over seventy (70.3 %) per cent of the still divorced males had no dependent children and only thirty (29.7 %) per cent had at least one dependent child. Over half of the remarried males, but only one third of the still divorced males, had dependent children at the time of remarriage. This pattern of behaviour is consistent with the hypothesis presented in Chapter One.

The pace of remarriage differs between males with children and males without children. It is revealed that approximately fifty-two (52.1) per cent of the remarrying males with children and exactly forty-seven per cent of the males without children, remarried within two years of divorce. Within five years of divorce, approximately ninety-one (90.7) per cent of the remarrying males with children and only eighty per cent of the males without children have remarried. Within ten years of divorce, almost all (99.6 %) of the males with children and ninety-five (95.2) per cent of the males without children have remarried. These findings suggest, as hypothesized, that the presence of children leads to earlier patterns of remarriage.

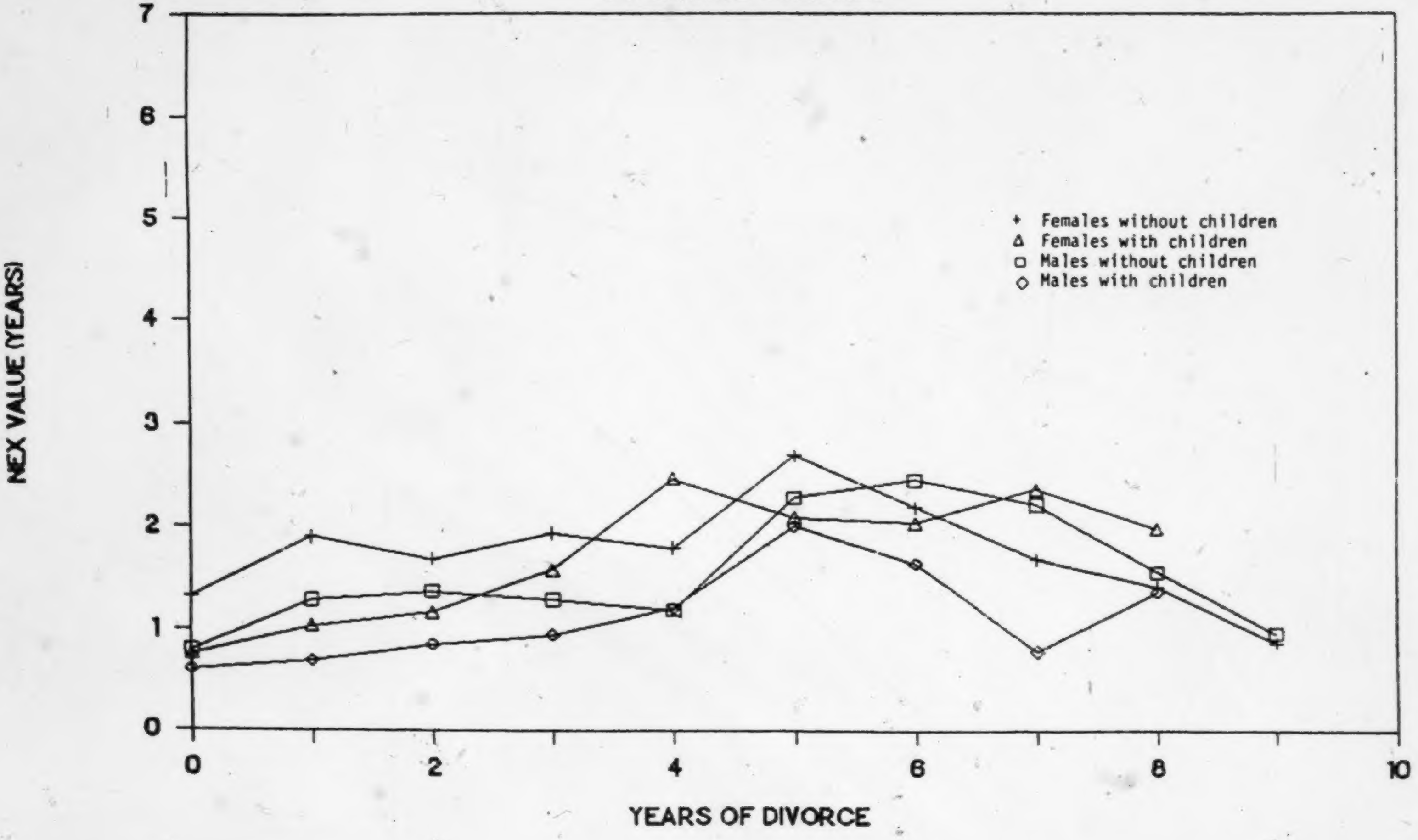
It is estimated that there are 306,821 females in Canada that have remarried since their first divorce. Of these females, 141,988, or 46.3 per cent, had no dependent children and 164,833, or 53.7 per cent, had at least one dependent child at the time of remarriage. A considerably higher percentage of remarried females (53.7 %) had dependent children compared with still divorced females (30.9 %).

The tempo of remarriage dramatically differs between females with and without dependent children. Within two years of divorce, fifty-one per cent of the females with children and only about thirty-three (33.2) per cent of the childless females had remarried. Within five years of divorce, over eighty-five (85.6) per cent of the females with children and almost seventy (69.6) per cent of the childless females had remarried. Finally, within ten years of divorce, over ninety-eight (98.6) per cent of the remarrying females with children and only about ninety-three (93.2) per cent of the females without children had remarried. These findings suggest strong support for the hypothesis presented in Chapter II. As with males, a much higher proportion of females with children remarry in the earlier years of divorce, than females without children. With these findings, children would appear to be a strong stimulant to remarriage.

At the start of first divorce, males with no dependent children have a n_{ex} value of 0.80 years, compared to only

Fig.4.3 N_{ex} VALUES BY FIRST DIVORCE DURATION:

BY SEX AND CHILDREN



0.61 years for males with at least one dependent child. The n_{ex} value for males with children moderately increases to 1.20 years by the fifth year of divorce. By the sixth year, the n_{ex} value increases to two years of divorce and then rapidly decreases until reaching a lower limit of 0.77 years by the eighth year of divorce.

The n_{ex} value for males without children increases moderately to 1.36 years by the third year of divorce. After a slight decrease, the value increases rapidly until reaching an upper limit of 2.45 years at the start of the seventh year. The n_{ex} value for males without children then decreases rapidly and consistently for the next three years.

The average n_{ex} value for the first four years of divorce is 0.77 years for males with dependent children and 1.18 years for males without dependent children. As hypothesized in Chapter II, children appear to be a stimulant to remarriage. The average n_{ex} value for the first six years of divorce is 1.05 years for males with children and 1.36 years for males without children. Again these findings suggest strong support for the hypothesis. Males with dependent children consistently have lower n_{ex} values than males without dependent children.

At the start of the third year of divorce, the pD_x value (probability of ever remarrying) for males with children is 99.94 per cent and 98.74 per cent for males without children. By the sixth year, the pD_x value for males with children slightly decreases to 96.81 per cent, while the value for males without children decreases to a low

76.77 per cent. The values remain significantly higher for males with children than for males without children for the next four years. It appears that the presence of children is a consistently strong incentive for males to remarry, at all durations of divorce.

At the start of first divorce, the n_{ex} value for females with no dependent children is 1.32 years and only 0.76 years for females with at least one dependent child. The value for females with children increases rapidly and consistently until reaching an upper limit of 2.47 years by the fifth year of divorce. The value decreases to 2.03 years by the seventh year, but recovers to 2.36 years by the eighth year of divorce.

The n_{ex} value for females without children ranges between 1.68 years and 1.93 years, then rapidly increases to 2.69 years by the sixth year of divorce. The n_{ex} value for females without dependent children decreases rapidly and consistently for the next four years.

The average n_{ex} value for the first four years of divorce is 1.71 years for females without dependent children and only 1.13 years for females with at least one dependent child. The average n_{ex} value for the first six years of divorce is 1.89 years for females without any dependent children and a lower 1.51 years for females with dependent children. As hypothesized, females with children consistently remarry sooner than females without children.

At the start of the fourth year of divorce, the pD_x value (percentage of persons ever remarrying) for females with dependent children is 93.24 per cent and 95.44 per cent for females without children, at the start of the fourth year of divorce. By the sixth year, the value decreases to 81.90 per cent for females without children and to a lower 75.36 per cent for females with at least one dependent child. Unlike males, the probability of remarriage for females with children (during later years of divorce) is not higher than the probability for childless women. Females with children remarry mostly in the earlier years of divorce, where the need for immediate financial support is most apparent.

The age and number of children are only two of many other factors that influence the timing of remarriage. The interaction effects of all influencing factors determine the remarriage behaviour of the divorced population. The interaction effects result in a curvilinear relationship between the elapsed duration of divorce and the average expected number of divorced years remaining. Curvilinear patterns were found for both respondents with dependent children and without dependent children.

Region

It is estimated that there are 316,519 males living in Canada that have remarried since their first divorce. Of these males, it was found that 79,384 (25.1 %) live in British Columbia, 57,608 (18.2 %) live in the Prairie Provinces, 119,184 (37.7 %) live in Ontario, 39,399 (12.4 %) live in Quebec, and only 20,944 (6.6 %) live in the Atlantic

Provinces. Only about thirteen (12.7 %) per cent of Canada's still divorced males live in British Columbia, while over twenty-five (25.1 %) per cent of the country's remarried population live there. Quebec, on the other hand, has only about twelve (12.4 %) per cent of the country's remarried population, but represents over twenty-eight (28.5 %) per cent of the country's still divorced population.

The remarriage pattern varies considerably across the nation. It was found that almost fifty-six (55.7) per cent of the males in British Columbia, forty nine (48.8) per cent of the males in the Prairie Provinces, forty-nine (48.6) per cent of the males in Ontario, forty-three (43.1) per cent of the males in Quebec, forty-eight (47.6) per cent of the males in the Atlantic Provinces, and fifty (49.7) per cent of the males in Canada, as a whole, remarry within two years of divorce. Within five years of divorce, eighty-one (80.9) per cent of the males in British Columbia, eighty-six (86.1) per cent in the Prairie Provinces, eighty-five (85.3) per cent in Ontario, ninety-five (94.7) per cent in Quebec, eighty-six (85.7) per cent in the Atlantic Provinces, and eighty-six (85.6) per cent in Canada have already remarried. Within six years of divorce, all males in Quebec have remarried. Within nine years of divorce, all males in the Atlantic Provinces have remarried. Within ten years of divorce, over ninety-four (94.4) per cent of the remarrying males in British Columbia, ninety-nine (99.3) per cent in the Prairie Provinces, ninety-seven (97.3) per cent in Ontario, and ninety-seven (97.5) per cent in Canada have remarried.

It is revealed that there are 306,823 females living in Canada that have remarried since their first divorce. It was found that 50,710 (16.5 %) live in British Columbia, 64,127 (20.9 %) live in the Prairie Provinces, 149,685 (48.8 %) live in Ontario, 27,362 (8.9 %) live in Quebec, and only 14,939 (4.9 %) live in the Atlantic Provinces. The regions of Quebec and the Prairie Provinces have considerably higher percentages of the country's remarried females than they have of the country's divorced females. Nearly twenty-one (20.9 %) per cent of all remarried females, but only seventeen (16.9 %) per cent of all still divorced females live in the Prairie Provinces. Larger differences were found for Ontario, where almost forty-nine (48.8 %) per cent of the country's remarried females, but only thirty-nine (38.6 %) per cent of the still divorced females live in this province. The reverse is true for Quebec, where the province represents only about nine (8.9 %) per cent of Canada's remarried females, but represents over twenty-three (23.2 %) per cent of Canada's still divorced females. The percentage distribution of Canada's divorced and remarried populations, for both males and females, are consistent with the regional hypotheses presented in Chapter One.

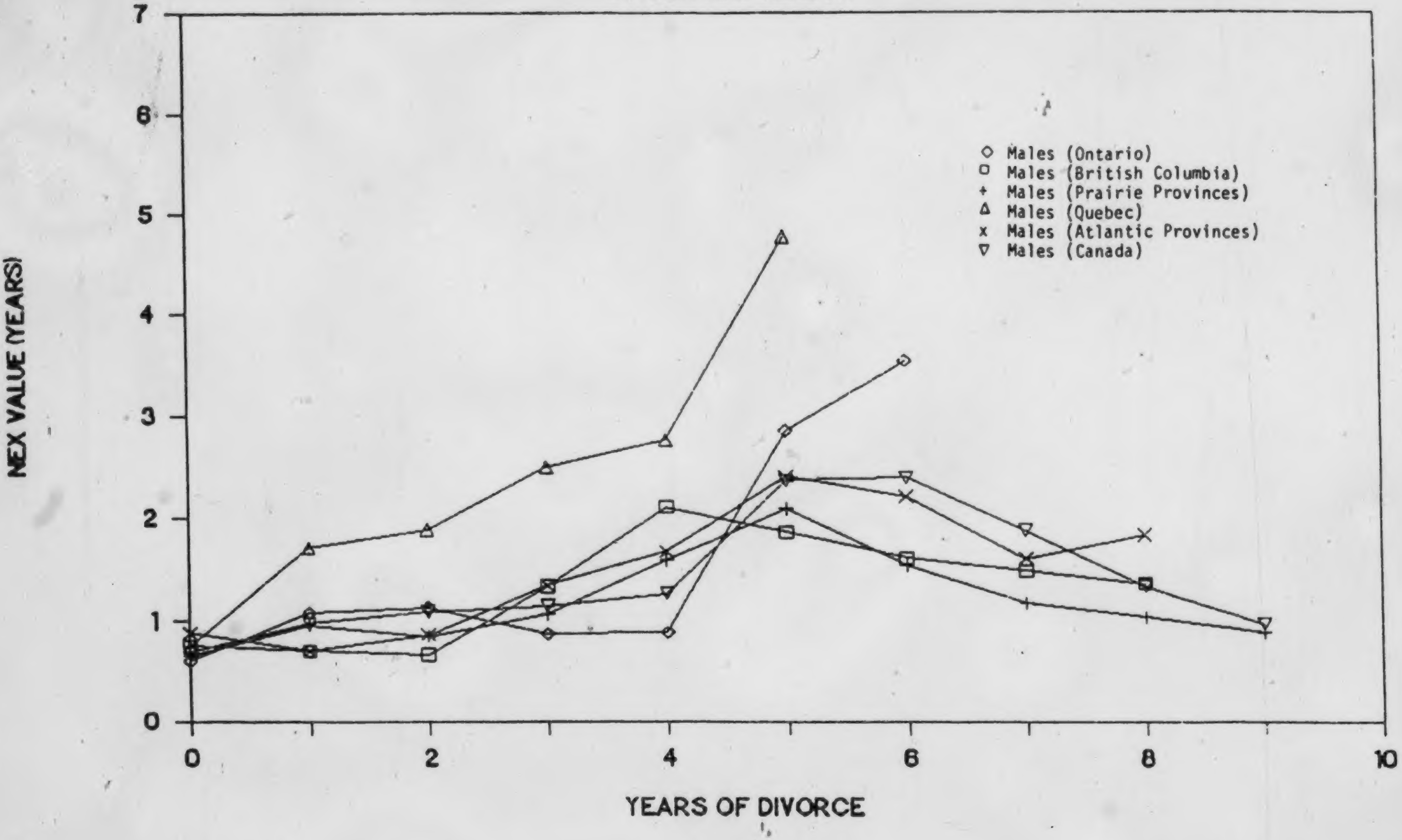
The tempo of female remarriages varies across the regions. It is estimated that approximately thirty-four (34.1) per cent of the remarrying females in British Columbia, forty-four (44.2) per cent in the Prairie Provinces, forty-five (44.8) per cent in Ontario, thirty-nine (39.4) per cent in Quebec, fifty-three (53.2) per cent in the Atlantic Provinces, and forty-three (42.8) per cent in Canada remarry within two years. Within five years, more than seventy-three (73.4) per cent in British Columbia, seventy-nine (79.1) per cent in the Prairie Provinces, eighty (80.4) per cent in Ontario, seventy (70.6) per cent in Quebec, eighty-four (84.8) per cent in the Atlantic Provinces, and seventy-eight (78.3) per cent in Canada have remarried. Approximately ninety-seven (97.3) per cent of the females in British Columbia, ninety-six (95.8) per cent in the Prairie Provinces, ninety-five (95.2) per cent in Ontario, ninety-seven (96.6) per cent in the Atlantic Provinces, ninety-six (96.1) per cent in Canada, and all the remarrying females in Quebec have remarried within ten years of divorce.

The n_{ex} values for males vary across the nation. The value at the start of divorce is 0.75 years for males in British Columbia, 0.66 years for males in the Prairie Provinces, 0.60 years for males in Ontario, 0.74 years for males in Quebec, 0.88 years for males in the Atlantic Provinces, and 0.69 years for males in Canada. At the onset of divorce males in all regions are expected to remain divorced (on the average) less than one year.

The n_{ex} value for males in British Columbia decreases to 0.67 years over the next two years, and then rapidly increases to an upper limit of 2.11 years by the fifth year of divorce, followed by moderately decreaseing values for the next five years.

Fig.4.4A. Nex VALUES BY FIRST DIVORCE DURATION:

BY SEX AND REGION



Males in the Prairie Provinces have a n_{ex} value of 0.85 years by the third year, but the value rapidly increases to 2.10 years by the start of the sixth year of divorce. The value then rapidly and consistently decreases to a low of 0.87 years, by the tenth year of divorce.

The estimated remaining years of divorce for males in Ontario increases to 1.13 years by the start of the third year. The value then decreases to 0.88 years by the fifth year and then rapidly increases to 3.54 years by the seventh year of divorce.

Males in Quebec have consistently higher n_{ex} values than males in other regions, over most durations of divorce. The value rapidly increases every year until reaching an upper limit of 4.77 years by the sixth year of divorce. At the start of the third year the value is 1.89 years and by the start of the fifth year, the n_{ex} for males in Quebec is 2.77 years of divorce.

The n_{ex} value for males in the Atlantic Provinces is 0.86 years at the start of the third year of divorce. The value then increases rapidly until reaching an upper limit of 2.41 years by the sixth year, followed by a consistent decline to a low of 1.60 years by the eighth year of divorce.

The n_{ex} value for males in Canada increases moderately to 1.26 years by the fifth year of divorce. The value then increases rapidly to an upper limit of 2.40 years at the start of the seventh year. The n_{ex} value then decreases rapidly for the next three years.

In the first three years of divorce, the average n_{ex} value for males in British Columbia is 0.71 years, 0.82 years in the Prairie Provinces, 0.93 years in Ontario, 1.45 years in Quebec, 0.81 years in the Atlantic Provinces, and 0.92 years in Canada. As hypothesized, Quebec males have a considerably higher average n_{ex} value than all other regions. Males in British Columbia, the Prairie Provinces, and the Atlantic Provinces have relatively low average n_{ex} values. The relatively low value for males in the Atlantic Provinces was not hypothesized. It appears that the Atlantic males are less stringent upon traditional values when considering the timing of remarriage.

The average n_{ex} value in the first six years of divorce is 1.20 years for British Columbia, 1.20 years for the Prairie Provinces, 1.24 for Ontario, 2.4 years for Quebec, 1.31 years for the Atlantic Provinces, and 1.25 years for Canada. With the exception of Quebec (2.40 years), the average n_{ex} value for males in all regions closely proximate the Canadian average of 1.25 years of divorce. It appears that the traditional and religious values of males in Quebec are influential in regards to their timing of remarraige.

The pD_x values (probability of ever remarrying) for remarrying males vary considerably by region. At the start of the fourth year of divorce, the values for males in British Columbia (98.78 %), in the Prairie Provinces (99.67 %), in Ontario (98.65 %), in the Atlantic Provinces (96.49 %) and in Canada (98.09 %) remain relatively high. The value for males in Quebec is much lower than the other regions. At the start of the sixth year of divorce, the values are still very high for males in British Columbia (96.14 %) and in the Prairie Provinces (96.98 %). The probability of ever remarrying decreases significantly for Canadian males to only 80.24 per cent, while the value for males in the Atlantic Provinces decreases even more to 77.53 per cent. The value for Ontario males decreases to a very low 55.06 per cent.

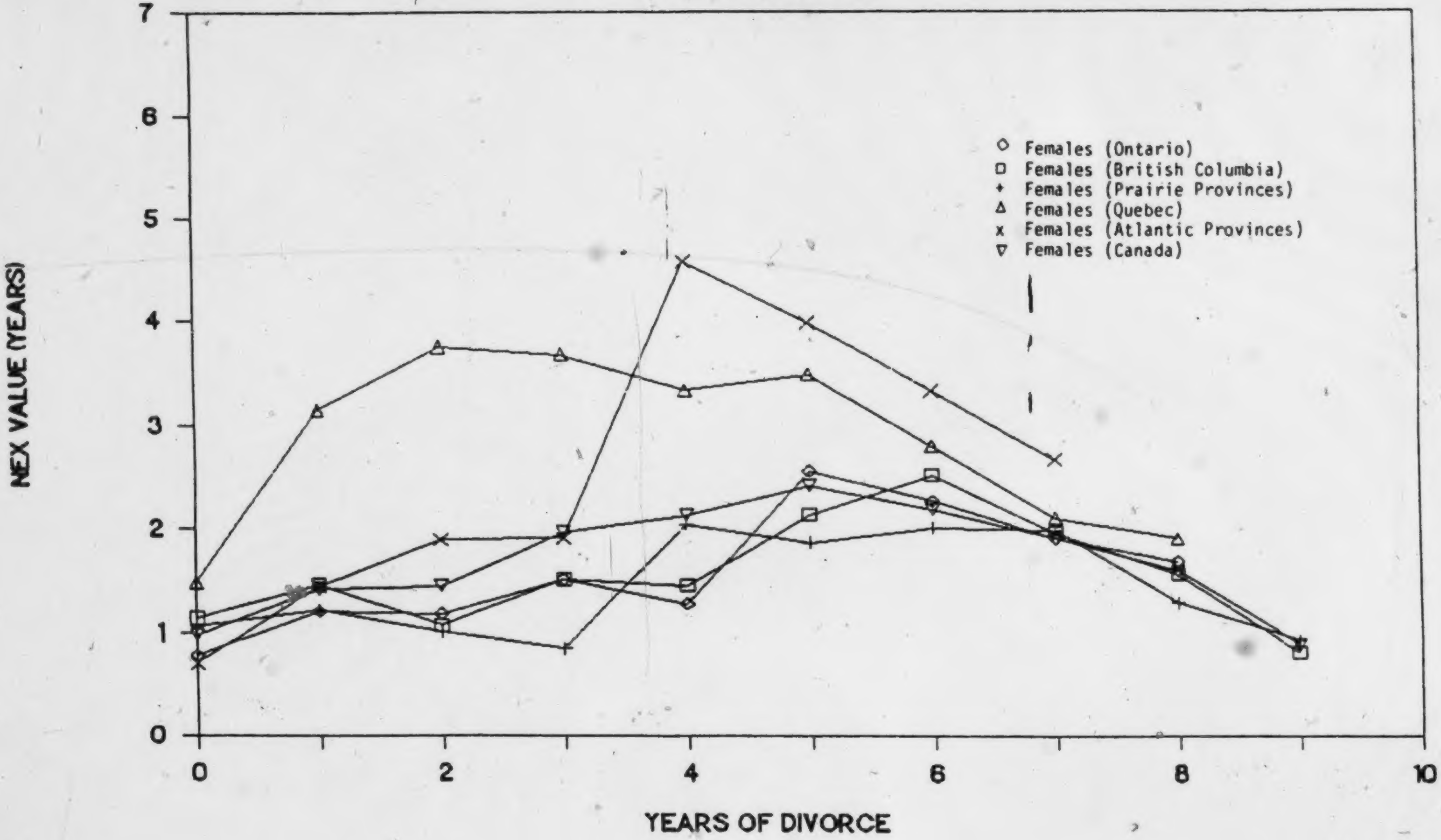
The n_{ex} values for females also varies considerably across the regions. The value at the start of divorce is 1.14 years for females in British Columbia, 1.06 years in the Prairie Provinces, 0.78 years in Ontario, 1.48 years in Quebec, 0.70 years in the Atlantic Provinces, and 0.98 years in Canada. For the next four years, the value for females in British Columbia ranged from 1.07 years to 1.51 years. After four years of divorce, it increases until reaching an upper limit of 2.52 years by the seventh year of divorce. The n_{ex} value then rapidly and consistently decreases for the next three years.

The n_{ex} value for females in the Prairie Provinces increases slightly and then decreases to a low of 0.84 years by the fourth year of divorce. By the start of the fifth, the n_{ex} value increases to 2.05 years. The value remains fairly constant until it begins a rapid and consistent decline at the start of the ninth year of divorce.

The n_{ex} value (average divorce years remaining) for females in Ontario increases to 1.51 years by the fourth year of divorce. After a brief decline, the value increases

Fig.4.4B Nex VALUES BY FIRST DIVORCE DURATION:

BY SEX AND REGION



to 2.56 years by the sixth year of divorce. The n_{ex} value for females in Ontario then decreases rapidly and consistently for the next four years.

The value for females in Quebec increases very rapidly until reaching an upper limit of 3.75 years, by the start of the third year of divorce. Afterwhich, the n_{ex} value decreases rapidly and consistently for the remainder of the table.

The value for remarrying females in the Atlantic Provinces increases to 1.90 years by the third year and to 1.91 years by the fourth year of divorce. The n_{ex} value very rapidly increases to an upper limit of 4.58 years at the start of the fifth year of divorce, followed by a rapid decline over the next five years.

The n_{ex} value for Canadian females increases fairly consistently until reaching an upper limit of 2.42 years by the start of the sixth year of divorce. Afterwhich, the n_{ex} value for remarrying females in Canada decreases rapidly and consistently for the next four years.

The average n_{ex} value for the first three years of divorce is 1.22 years for females living in British Columbia, 1.09 years for females living in the Prairie Provinces, 1.05 years for females living in Ontario, 2.79 years for females living in Quebec, 1.35 years for females living in the Atlantic Provinces, and 1.28 years for females living in Canada. As hypothesized in Chapter II, females in Quebec have a considerably higher average n_{ex} value (2.79 years) than the females in other regions. As with Quebec males, the traditional and religious values of Quebec females seems to have considerable influence on their timing of remarriage. Females in the Atlantic Provinces have a relatively high average n_{ex} value in relation to most other regions. Unlike their male counterparts, the traditional values of Atlantic females seems to have a strong influence on their patterns of remarriage.

The average n_{ex} value for the first six years of divorce is 1.46 years in British Columbia, 2.68 years in the Prairie Provinces, 1.42 years in Ontario, 3.12 years in Quebec, 2.51 years in the Atlantic Provinces, and 1.73 years in Canada. Females in the Prairie Provinces, Quebec, and the Atlantic Provinces have relatively high average n_{ex} values compared to the values of British Columbia and Ontario. These findings strongly support the hypotheses presented in Chapter II.

The pD_x value at the start of the fourth year of divorce remain very high for females in British Columbia (97.15 %), the Prairie Provinces (98.91 %), Ontario (96.54 %), and Canada (93.69 %) as a whole. The value is considerably lower for females in the Atlantic Provinces (83.95 %) and much lower for females in Quebec (71.69 %). At the start of the sixth year of divorce, the pD_x value for females in British Columbia (84.69 %), the Prairie Provinces (87.38 %), Ontario (75.99 %), and Canada (79.76 %) remain relatively high. For females in Quebec and the Atlantic Provinces, the value drastically decreases to 51.92 per cent and 36.57 per cent, respectively. The low probabilities of late remarriages for females in Quebec and the Atlantic Provinces may be more a result of low remarriage frequencies at these durations rather than higher probabilities of early remarriages.

Curvilinear relationships were found between durations of divorce and the corresponding n_{ex} values (average expected duration of divorce remaining before remarriage). This, again, is the result of the interaction effects between region and numerous other factors.

In summation, the independence of females and the financial stability of males, measured by educational attainment, employment status, presence of children, and region have varying influences on the timing of divorce and remarriage. Chapters three and four presented a detailed analysis of the findings and provided some discussion. Chapter five will entail the final summary and conclusions of this study.

V. Summary and Conclusions

A. Divorce Decrement

Introduction

This chapter will provide the final summary and conclusions to the analysis of the divorce decrement tables and the remarriage decrement tables, respectively. As in previous chapters, the variates of educational attainment, employment status, presence of children, and region will be discussed separately. Although these four variates are being analyzed separately, it should be noted that other factors (not controlled for) will interact over time and, hence, have varying degrees of influence on divorce behaviour. For example, the timing of divorce may be different for those individuals with high levels of educational attainment than for individuals with less education. These differences may be partially explained by the interaction of other factors such as postponement of child birth, employment prospects after completion of education, and age of respondent at the time of first marriage. These interaction effects result in a curvilinear relationship between divorce behaviour and duration of marriage.

The following summary and conclusions pertain to marital behaviour once educational attainment, employment status, presence of children, and region have been controlled for. It should be noted, however, that the interaction of other factors (not controlled for) continually influence the timing of divorce.

Educational Attainment

It was proposed that higher education would lead to lower n_{ex} values (expected years remaining before divorce) for both males and females. The proposition was based on the premise that higher education leads to better employment which in turn leads to greater financial security. It was expected that those individuals with greater economic security would be in a better position to afford the additional costs associated with divorce. It was also expected (especially for females) that greater personal financial security would lead to greater emotional and economic independence.

During the first fifteen years of marriage, the results of this analysis fail to support the proposed hypothesis for males. For these durations of marriage, less educated males have n_{ex} values ranging from two to four years lower than for males with post-secondary education. It is only after fifteen years of marriage that the more educated males are expected to divorce sooner than less educated males.

A similar pattern of divorce is evident for females with and without post-secondary education. For the first nineteen years of marriage, it is the less educated females who are expected to divorce sooner. It is only after nineteen years of marriage that higher education is expected to lead to an earlier divorce. For the first fifteen years of marriage, however, the differences in n_{ex} values between the higher educated females and the less educated females is less than one year.

It is possible that financial security and independence are not achieved until after approximately fifteen to eighteen years of marriage. Higher levels of education take many years of study and are very expensive. Financial security may be delayed for some time, in order that the costs of education (i.e., student loans) can be entirely payed off. Career advancement, following an extended education period, may not result in economic security and independence until after approximately fifteen years of marriage.

For the first fifteen years of marriage, males with post-secondary education were expected (on the average) to remain married for longer durations than males without post-secondary education, females with post-secondary education, and females without post-secondary education. Females without post-secondary education were expected to divorce the earliest during the first eighteen years of marriage. For the first nine years of marriage, males without post-secondary education tend to divorce sooner than females with post-secondary education. After nine years, these males tend to postpone divorce longer than females with and females without post-secondary education.

In Canada, higher educated males and females tend to divorce sooner than less educated males and females after approximately fifteen to twenty years. Financial security and independence, that result from higher education, may not be present at the onset of marriage. As noted in Chapter II, high levels of education were expected to lead to high career attainments. It is possible, however, that the benefits of higher education may not be evident until many years after graduation. Economic stability and independence may be accrued over time and, thus, provides partial explanation as to why higher educated individuals divorce sooner than less educated individuals only after approximately fifteen to twenty years of marriage.

Employment Status

It was proposed that white collar workers would divorce sooner than blue collar workers. The proposition was based on the same criteria as proposed for educational attainment. The results were expected to be more supportive for females because of their recent and relatively rapid increase in labour force participation.

The results of the analysis show that blue collar males (on the average) divorced sooner than white collar males, for the first eight years of marriage. For the first five years, white collar males were expected to remain married slightly over one year longer than blue collar males. For the next three years, white collar males are still expected to remain married longer, but the differences are less than one year. After eight years of marriage the results support the proposed hypothesis, as white collar males (on the average) are expected to divorce one to three years sooner than blue collar males.

A different pattern of divorce behaviour is evident for white collar and blue collar females. White collar females were found to divorce sooner than blue collar females for the first five years of marriage and again after sixteen years of marriage. The hypothesis is not supported for the durations between five and sixteen years of marriage. For this interval blue collar females consistently divorce up to one year sooner than white collar females. It should be noted that the pattern of divorce for white collar females and females with post-secondary education are not consistent for the first five years of marriage. This discrepancy may be explained by white collar females having attained greater economic independence, whereas the higher educated females may still be paying for their education. It may also be possible that higher education, especially for less career orientated females, may not necessarily lead to white collar employment.

White collar males are expected to divorce sooner than blue collar males only after approximately eight years of marriage. The economic stability of white collar males may not be present during the early years of marriage. As with educational attainment, divorce may not be economically feasible during the early stages of marriage. It is possible that the financial stability associated with white collar employment (for males) is only evident after approximately eight years of marriage. Greater financial independence of white collar females, however, tends to be more immediately associated with divorce behaviour. Unlike their male counterparts, white collar females are expected to divorce sooner than blue collar females, during the first five years of marriage. The higher economic independence, acquired through white collar employment, provides these females with an immediate and feasible option to 'bad' marriages.

The results of the analysis also show that both blue collar males and white collar males can expect to remain married longer (before divorcing) than either of the employed females.

Presence of Children

It was proposed that the presence of children would be a deterrent to divorce. Longer durations of first marriage were expected for individuals with children than individuals without dependent children. The proposition was based on the premises that divorce was considered to be harmful to children and that the child care responsibilities of females prevented them from employment and, hence, attaining financial independence.

For the first three years of marriage, the results of this analysis show that males with children remain married slightly longer than males without children. It should be noted, however, that the differences in expected marriage durations between males with and males without children are relatively small (less than one year). For most durations of marriage, the hypothesis is supported by the results, however the difference between males with and males without dependent children remains minimal.

For the first four years of marriage, females without children are expected to remain married for less than half a year longer than females with children. After six years of marriage, females with children are expected to remain married from one to almost three years longer than childless females. After six years of marriage there is notable support for the proposed hypothesis.

Males with and males without dependent children consistently are expected on the average to remain married longer than females with and without children. The results show that for most durations of marriage, the presence of dependent children is a deterrent to divorce for both males and females. Whether marriages are kept intact for the sake of the children or the presence of children prevents the financial feasibility of divorce is still a matter of theory. Whatever the reasons may be, males and females with children are expected to remain married longer than those without children.

Region

It is expected that males and females living in Quebec and the Atlantic Provinces would be expected to remain married for longer durations (before divorce); moderate durations were expected in Ontario; and relatively short durations in British Columbia and the Prairie Provinces. These propositions were based mainly on the premise of regional differences in religious composition, traditional values, employment opportunities, and migrational patterns.

The results of this analysis show that males in Quebec and the Atlantic Provinces are expected (on the average) to remain married for longer durations, before eventually obtaining a divorce, than males in other regions. For most durations of marriage, males in Quebec and the Atlantic Provinces are expected to remain married for another eight to eleven years. In Ontario, males are expected to remain married for another four and a half to nine years. Males in British Columbia consistently and substantially divorce sooner than males in other regions. Males in the Prairie Provinces have relatively moderate expected durations of marriage prior to divorce. The combination of high divorce rates in Alberta, moderate rates in Manitoba, and low divorce rates in Saskatchewan may partially explain why the Prairie Provinces (as a whole) have relatively moderate durations of marriage.

Females in Quebec and the Atlantic Provinces have substantially longer expected durations of marriage than females in other regions. For most durations of marriage, females in the Atlantic Provinces are expected to remain married for another six to nine years. At most durations of marriage, females in Quebec are expected to remain married (on the average) for another four and a half to nine and a half years. Females in the Prairie Provinces divorce relatively sooner during the first six years and then only moderately sooner after six years of marriage. Females in Ontario can expect a moderate number of remaining years of marriage. For most durations of marriage, females in British

Columbia are expected to remain married for the shortest durations (two to five years). As with males, the high divorce rates of Alberta and the lower divorce rates of Manitoba and Saskatchewan may partially explain the moderate to moderately short expected durations of first marriage for the combined Prairie Provinces.

As expected, divorce appears to be more acceptable and/or affordable in certain regions than in others. the timing of divorce varies considerably across the regions of Canada. Regional variations in economic, social, and political attributes are reflected in the divorce behaviour within each region. The religious and traditional values found in the eastern regions and the large in-migration, rapid economic prosperity, and social diversity of the western regions are reflected in their notably different patterns of divorce behaviour.

B. Remarriage Decrement

It should be noted that the following conclusions are based on the remarriage behaviour of individuals once factors such as educational attainment, employment status, presence of children, and region have been controlled for. The interaction effects of other factors (not controlled for) should be acknowledged when interpreting the final results. The curvilinear relationship between remarriage behaviour and duration of divorce is a result of all factors interacting and not merely the four variates under analysis.

Educational Attainment

It was proposed that higher education will lead to earlier remarriage for males, but will lead to later remarriage for females. For males the proposition was based on the premise that higher education will lead to better employment, which in turn will lead to greater financial security. The more financially secure males are able to afford the additional costs of having a second family. Alimony and child support from the first marriage, as well as the additional expenses of raising a second family was proposed to be more easily affordable for the higher educated and more financially secure males. For females, the proposition was based on the premise that higher education will lead to greater financial and emotional independence. The more financially secure and financially independent females were expected to consider remarriage less of a necessity and, hence, were expected to postpone or even forego remarriage.

The results of this analysis do not support the proposed hypothesis for males. Other than at the start of the fourth and fifth years of divorce, males with post-secondary education consistently were expected to remain divorced longer than less educated males. It should be noted however that the differences between males with and males without post-secondary education are extremely small. Higher education, leading to greater economic stability, does not appear to hasten remarriage among males. Remarriage patterns of males remain consistent regardless of educational attainment.

For females, the results show an inconsistent pattern of remarriage, with the less educated females expected to remain divorced longer at certain durations of divorce and remarry sooner for others. The more educated females were expected to remain divorced for longer periods the start of the third, fourth, seventh, and eighth year of divorce, but expected to remarry sooner at the start of the first, second, fifth, sixth, ninth, and tenth year. The hypothesis is supported at the start of the third year of divorce, where higher educated females were expected to remain divorced 0.61 years longer than less educated females. By the start of the sixth year of divorce, the less educated females were expected to remain divorced 0.49 years longer than the more educated females. As with the males, the differences in expected durations of divorce for the less educated and the more educated females were relatively small. Higher education, leading to greater economic independence, appears to be inconsistently associated with the remarriage behaviour of females.

Females with and females without post-secondary education were expected to remain divorced longer (for most durations) than either males with or males without post-secondary education.

Employment Status

It was proposed that white collar males would remarry sooner than blue collar males, and conversely, white collar females would remain divorced longer than blue collar females. For males and females the propositions were based on the same criteria as proposed for the variate of educational attainment.

The results of this analysis do not support the proposition that white collar males remarry sooner than blue collar males. Instead, the results remain consistent with the findings for males by educational attainment. Blue collar males remarry 0.10 to 1.12 years sooner than white collar males. Economic stability, resulting from higher employment status, does not appear to hasten remarriage among males.

For females, after one year of divorce the results of the analysis supported the hypothesis. At the start of divorce, blue collar females were expected to remain divorced 0.24 years longer than white collar females. After one year of divorce, white collar females are expected to remain divorced 0.65 to 1.84 years longer than blue collar females. Unlike females with post-secondary education, white collar females consistently are expected to remain divorced longer than their respective counterpart. Economic independence, resulting from higher employment status, does appear to delay remarriage among females.

For most durations of divorce, white collar males and females have substantially longer expected divorce durations than blue collar males and females.

Presence of Children

It was proposed that children would hasten remarriage for both males and females. For males the proposition was based on the premise that remarriage was a necessity in order to accommodate child care and household responsibilities. For females, the proposition was based on the premise of financial need. Child care and job responsibilities are expected to be a heavy burden most easily relieved through remarriage. It was also suggested that child care responsibilities prevented many females from obtaining employment in the labour force and, hence, achieving a higher degree of financial independence.

For the first four years of divorce, males with children are expected to remarry (on the average) 0.19 to 0.59 years sooner than males without children. After five years of divorce, males with children are expected to remarry 0.19 to 1.44 years sooner than males without children. Over the first ten years of divorce, the expected number of divorce years remaining ranged from 0.61 to 2.00 years for males with children and from 0.80 to 2.45 years for males without children.

For males, the presence of children does appear to hasten remarriage. Early remarriage appears to be a viable solution for accommodating child care and household responsibilities.

For most durations of divorce, females with children were expected to remarry sooner than females without children. Females with children could expect to remain divorced for another 0.76 to 2.36 years and females without children for another 0.85 to 2.69 years. For the first four years of divorce, females with children remarried 0.36 to 0.87 years sooner than females without children. This may reflect a more immediate need for mothers to quickly remarry as opposed to childless women. After four years of divorce, both females with and females without children cane expect to remain divorced substantially longer, but females with children no longer consistently remarry sooner than females without children.

For the first four years of divorce the proposed hypothesis has considerable support, but after four years the results are less conclusive. For females with children, the necessity of remarriage may be more immediate for reasons of financial support. Women who prolong remarriage may be more financially independent (i.e., working mothers) and, hence, in less need of immediate financial support. After four years of divorce, the age of the children may also be a determining factor in the relatively longer expected durations of divorce for mothers. As children get older they may become more of a deterrent to remarriage. Blended families may be more problematic if the children are old enough to resent the role of a step parent. Since women are most likely to be given custodial rights of children from the first marriage, it follows that the age of the children would be more of a determining factor in their remarriage rates than in the remarriage rates of the fathers.

During the first few years of divorce, males and females with children are expected (on the average) to remarry sooner than males and females without children. After four years only the males with children maintain substantially earlier patterns of remarriage.

Region

It was proposed that males and females living in Quebec and the Atlantic Provinces would have relatively long durations of divorce, relatively moderate durations in Ontario, and relatively short durations in British Columbia and the Prairie Provinces. These propositions were based on regional differences in religious composition, traditional values, employment opportunities, and migrational patterns.

The results of this analysis show that males in Quebec consistently and substantially are expected to remain divorced longer than males in other regions. Surprisingly, males in the Atlantic Provinces have only moderate to moderately long expected durations of divorce. Males in Ontario are expected to have moderate durations of divorce for the first three years, relatively short durations for the next two years, and relatively long durations after five years of divorce. Males in the Prairie Provinces have relatively moderate to moderately short divorce durations. Males in British Columbia have an inconsistent pattern of moderately short to moderately long durations of divorce. The results of this analysis support the propositions for males in Quebec and to a lesser extent for males in British

Columbia and the Prairie Provinces. The traditional and religious values found in Quebec tend to be associated with low remarriage rates and a tendency to remain divorced for longer periods of time. The social, political, and economic attributes of the western regions tend to be associated with high remarriage rates and considerably shorter durations of divorce.

Females in Quebec remain divorced longer than females in the other regions. Although the values for females in Quebec remain relatively high after four years of divorce, they are lower than the values for females in the Atlantic Provinces. The expected remaining divorce years for females in the Atlantic Provinces range, from moderately long to extremely long, for most durations of divorce. Females in Ontario, the Prairie Provinces, and British Columbia remarry relatively sooner than females in other regions, during most years of divorce. Similar to males, the traditional and religious values of females in Quebec and the Atlantic Provinces tend to be associated with a slower pace of remarriage behaviour, while females in the less traditional and more diverse western regions tend to remarry after considerably shorter durations of divorce.

Methodological Considerations

Limitations in the available data made it necessary to employ a few major assumptions in this analysis. Consideration of these assumptions and the limitations of measurement should be considered when analyzing the final results. Educational attainment and employment status were measured at the time of the 1984 Family History Survey and not at the time of the nuptiality event. It was assumed that the characteristics and behaviour patterns of the respondents were consistent throughout their academic and employment years. In order to minimize measurement error, it is suggested that future studies attempt to measure educational attainment and employment status at the time of the divorce and remarriage. Although the variates of educational attainment and employment status have been used as a proxy to career attainment, an income variate would provide a better measurement of economic well being.

It was also assumed that classification of respondents into blue collar and white collar workers would suffice as measurements of financial prosperity. It is suggested that future research incorporate a measurement of actual income at the time of each marital event.

In regards to the presence or absence of children, it was assumed that natural children under nineteen years of age were still dependents of one or both spouses. It is suggested that future studies include only those children that are dependent upon a parent's income and still reside in the household of this parent. It should also be emphasized that the custody of children (following divorce) is almost always given to the mother. Hence, the presence of children should be more of a concern to the remarriage patterns of mothers than for fathers. Future analyses should control for custodial rights and its impact on remarriage behaviour.

Finally, because of their relatively small populations, the provinces of Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland had to be combined into the region of the Atlantic Provinces. Similarly Manitoba, Saskatchewan, and Alberta were combined to form the region of the Prairie Provinces. It was assumed that these regions were homogeneous in their populations. Unfortunately, the higher divorce rates of Nova Scotia and Alberta may have biased the final results in their respective regions. Future research should analyze the marital behaviour of each province instead of the less homogeneous regions. It is also suggested that the populations of the Northwest Territories and the Yukon be included in the analysis.

Suggestions for Future Research

The results of this study give rise to many possible avenues for future research into Canadian nuptiality patterns. Further research into the marital histories of Canadians is needed in order to better understand the marital behaviour of this country's population.

Although nuptiality tables are very useful devices for analyzing marital behaviour, there are other methodologies that may be considered in future studies. If controlling for interaction effects is a major concern, then perhaps factor analysis, log-linear analysis, or the use of contingency tables would be more applicable methodologies. These procedures can be employed for each aspect of marital history (i.e., singlehood, first marriage, divorce, remarriage, etc.).

This study analyzed the expected durations of marriage and divorce for various populations and for various characteristics of these populations. Marital durations, however, may also be influenced by premarital behaviour. Further research into postponement of marriage for reasons of education, career, or a common law union may very well influence an individual's behaviour after marriage. Postponement of marriage will increase the individual's age at first marriage and perhaps the individual's emotional and financial well being upon entering such a union. Marital success or failure may be influenced by the behaviour of individuals before the union was even formed. Research into the durations of singlehood and common law unions would provide valuable insight into the marital behaviour of the Canadian population.

While this study analyzed the marital behaviour of Canadians in regards to educational attainment, employment status, presence of children, and region, there remains many aspects or characteristics that need to be further analyzed. The marital behaviour of Canadians by ethnicity, income, age of individual, age of children, adherance to religious and traditional values, rural/urban environments, spouse's education and employment status, availability of Government sponsored child care programmes, and working versus non-working mothers are only a few of the possible areas for future study. As the marital behaviour in Canada changes, so do the needs of its population. In order to provide policies that will meet the needs of the population it is important to know the characteristics of the individuals who are single, cohabitating, married, separated, divorced, widowed, or remarried. In order to fully understand the marital behaviour of Canadians, we must first be aware of their marital histories and the time spent in each marital event.

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VII. Appendices

The divorce decrement tables are shown in Appendix A and are numbered from A-1 to A-24. The remarriage decrement tables are shown in Appendix B and are numbered from B-1 to B-24.

Appendix A

Table A-1

DIVORCE DECREMENT TABLE
MALES WITH NO POST-SECONDARY EDUCATION

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0343	100000	3430	98594	3430	196570	647746	98.59	6.48
2-2.99	0.1850	96570	17865	95164	21295	87637	451176	98.54	4.67
3-3.99	0.1514	78705	11916	77298	33211	72747	363539	98.21	4.62
4-4.99	0.1806	66789	12062	65383	45273	60758	290792	97.89	4.35
5-5.99	0.0959	54727	5248	53320	50522	52103	230034	97.43	4.20
6-6.99	0.3440	49478	17021	48072	67542	40968	177932	97.16	3.60
7-7.99	0.2879	32458	9345	31052	76887	27786	136964	95.67	4.22
8-8.99	0.3357	23113	7759	21707	84646	19234	109178	93.92	4.72
9-9.99	0.1425	15354	2188	13948	86834	14260	89945	90.84	5.86
10-10.99	0.2343	13166	3085	11760	89919	11624	75685	89.32	5.75
11-11.99	0.2003	10081	2019	8675	91938	9072	64061	86.05	6.35
12-12.99	0.0984	8062	793	6656	92731	7665	54989	82.56	6.82
13-13.99	0.2337	7269	1699	5863	94430	6419	47324	80.65	6.51
14-14.99	0.2218	5570	1235	4164	95665	4952	40904	74.75	7.34
15-15.99	0.1169	4335	507	2928	96172	4081	35952	67.56	8.29
16-16.99	0.1063	3828	407	2422	96579	3624	31871	63.26	8.33
17-17.99	0.0516	3421	177	2015	96756	3333	28246	58.90	8.26
18-18.99	0.0935	3244	303	1838	97059	3093	24914	56.66	7.68
19-19.99	0.0892	2941	262	1535	97321	2810	21821	52.19	7.42
20-20.99	0.0981	2679	263	1273	97584	2547	19011	47.51	7.10
21-21.99	0.0074	2416	18	1010	97602	2407	16464	41.80	6.81
22-22.99	0.1697	2398	407	992	98009	2195	14057	41.36	5.86
23-23.99	0.0085	1991	17	585	98026	1983	11862	29.38	5.96
24-24.99	0.0633	1974	125	568	98151	1912	9879	28.77	5.00
25-25.99	0.0419	1849	77	443	98228	1810	7968	23.96	4.31
26-26.99	0.0629	1772	111	366	98340	1716	6157	20.63	3.48
27-27.99	0.1210	1660	201	254	98541	1560	4441	15.31	2.67
28-28.99	0.0075	1459	11	53	98552	1454	2881	3.65	1.97
29-29.99	0.0292	1448	42	42	98594	1427	1427	2.92	0.99
		1406							

Table A-2

DIVORCE DECREMENT TABLE
FOR FEMALES WITH NO POST-SECONDARY EDUCATION

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.0738	100000	7380	99605	7380	96310	560566	99.60	5.61
1-1.99	0.0111	92620	1028	92225	8408	92106	464256	99.57	5.01
2-2.99	0.1480	91592	13556	91197	21964	84814	372150	99.57	4.06
3-3.99	0.1359	78036	10605	77641	32569	72734	287336	99.49	3.68
4-4.99	0.2713	67431	18294	67036	50863	58284	214602	99.41	3.18
5-5.99	0.3174	49137	15596	48742	66459	41339	156318	99.20	3.18
6-6.99	0.3066	33541	10284	33146	76743	28399	114979	98.82	3.43
7-7.99	0.3527	23257	8203	22862	84946	19156	86580	98.30	3.72
8-8.99	0.1636	15054	2463	14659	87408	13823	67424	97.38	4.48
9-9.99	0.1858	12592	2340	12196	89748	11422	53601	96.86	4.26
10-10.99	0.2644	10252	2711	9857	92459	8897	42179	96.15	4.11
11-11.99	0.3136	7541	2365	7146	94824	6359	33282	94.76	4.41
12-12.99	0.1892	5176	979	4781	95803	4687	26923	92.37	5.20
13-13.99	0.1816	4197	762	3802	96565	3816	22237	90.58	5.30
14-14.99	0.1918	3435	659	3040	97224	3105	18421	88.50	5.36
15-15.99	0.1793	2776	498	2381	97722	2527	15315	85.77	5.52
16-16.99	0.1595	2278	363	1883	98085	2097	12788	82.66	5.61
17-17.99	0.1880	1915	360	1520	98445	1735	10691	79.36	5.58
18-18.99	0.1143	1555	178	1160	98623	1466	8957	74.59	5.76
19-19.99	0.1432	1377	197	982	98820	1279	7490	71.31	5.44
20-20.99	0.2240	1180	264	785	99084	1048	6212	66.51	5.26
21-21.99	0.0598	916	55	520	99139	888	5164	56.84	5.64
22-22.99	0.1806	861	155	466	99295	783	4276	54.10	4.97
23-23.99	0.1431	705	101	310	99396	655	3493	43.98	4.95
24-24.99	0.1052	604	64	209	99459	573	2838	34.63	4.69
25-25.99	0.0685	541	37	146	99496	522	2265	26.94	4.19
26-26.99	0.1066	504	54	109	99550	477	1743	21.57	3.46
27-27.99	0.0394	450	18	55	99568	441	1266	12.21	2.81
28-28.99	0.0503	432	22	37	99589	422	824	8.61	1.91
29-29.99	0.0377	411	15	15	99605	403	403	3.77	0.98
		395							

Table A-3

DIVORCE DECREMENT TABLE
FOR MALES WITH POST-SECONDARY EDUCATION

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.1813	100000	18130	96689	18130	90935	820077	96.69	8.20
1-1.99	0.1091	81870	8932	78559	27062	77404	729142	95.96	8.91
2-2.99	0.0173	72938	1262	69627	28324	72307	651738	95.46	8.94
3-3.99	0.0909	71676	6515	68365	34839	68418	579431	95.38	8.08
4-4.99	0.0942	65161	6138	61850	40977	62092	511012	94.92	7.84
5-5.99	0.1262	59023	7449	55712	48426	55298	448921	94.39	7.61
6-6.99	0.1814	51574	9356	48263	57782	46896	393622	93.58	7.63
7-7.99	0.0832	42218	3513	38908	61294	40462	346726	92.16	8.21
8-8.99	0.1927	38706	7459	35395	68753	34977	306264	91.45	7.91
9-9.99	0.1050	31247	3281	27936	72034	29607	271287	89.40	8.68
10-10.99	0.0968	27966	2707	24655	74741	26613	241680	88.16	8.64
11-11.99	0.0955	25259	2412	21948	77153	24053	215068	86.89	8.51
12-12.99	0.1793	22847	4096	19536	81250	20799	191015	85.51	8.36
13-13.99	0.0620	18750	1163	15440	82412	18169	170216	82.34	9.08
14-14.99	0.0531	17588	934	14277	83346	17121	152047	81.18	8.64
15-15.99	0.1269	16654	2113	13343	85459	15597	134926	80.12	8.10
16-16.99	0.0405	14541	589	11230	86048	14246	119329	77.23	8.21
17-17.99	0.0554	13952	773	10641	86821	13565	105082	76.27	7.53
18-18.99	0.0797	13179	1050	9868	87872	12654	91517	74.88	6.94
19-19.99	0.0927	12128	1124	8818	88996	11566	78863	72.70	6.50
20-20.99	0.1183	11004	1302	7693	90298	10353	67297	69.91	6.12
21-21.99	0.0617	9702	599	6392	90896	9403	56944	65.88	5.87
22-22.99	0.1709	9104	1556	5793	92452	8326	47541	63.63	5.22
23-23.99	0.0851	7548	642	4237	93094	7227	39215	56.14	5.20
24-24.99	0.0877	6906	606	3595	93700	6603	31988	52.06	4.63
25-25.99	0.1007	6300	634	2989	94334	5983	25386	47.45	4.03
26-27.99	0.0165	5666	93	2355	94428	11238	19403	41.56	3.42
28-28.99	0.3317	5572	1848	2261	96276	4648	8165	40.58	1.47
29-29.99	0.1109	3724	413	413	96689	3517	3517	11.09	0.94
		3311							

Table A-4

DIVORCE DECREMENT TABLE
FOR FEMALES WITH POST-SECONDARY EDUCATION

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0050	100000	500	99224	500	199500	706775	99.22	7.07
2-2.99	0.1231	99500	12248	98724	12748	93376	507275	99.22	5.10
3-3.99	0.1553	87252	13550	86476	26299	80476	413900	99.11	4.74
4-4.99	0.1362	73701	10038	72925	36337	68682	333423	98.95	4.52
5-5.99	0.2478	63663	15776	62887	52112	55775	264741	98.78	4.16
6-6.99	0.1624	47888	7777	47111	59889	43999	208966	98.38	4.36
7-7.99	0.3345	40111	13417	39335	73306	33402	164966	98.07	4.11
8-8.99	0.1831	26694	4888	25918	78194	24250	131564	97.09	4.93
9-9.99	0.1865	21806	4067	21030	82261	19773	107315	96.44	4.92
10-10.99	0.1925	17739	3415	16963	85676	16032	87542	95.63	4.93
11-11.99	0.3230	14324	4627	13548	90302	12011	71510	94.58	4.99
12-12.99	0.1149	9698	1114	8922	91417	9140	59499	92.00	6.14
13-13.99	0.2818	8583	2419	7807	93835	7374	50359	90.96	5.87
14-14.99	0.0972	6165	599	5389	94435	5865	42985	87.41	6.97
15-15.99	0.1648	5565	917	4789	95352	5107	37120	86.06	6.67
16-16.99	0.0207	4648	96	3872	95448	4600	32013	83.30	6.89
17-17.99	0.1023	4552	466	3776	95914	4319	27413	82.95	6.02
18-18.99	0.0279	4086	114	3310	96028	4029	23094	81.01	5.65
19-19.99	0.1242	3972	493	3196	96521	3726	19065	80.46	4.80
20-20.99	0.1526	3479	531	2703	97052	3213	15339	77.69	4.41
21-21.99	0.2645	2948	780	2172	97832	2558	12125	73.68	4.11
22-22.99	0.2579	2168	559	1392	98391	1889	9567	64.21	4.41
23-23.99	0.1335	1609	215	833	98606	1502	7679	51.77	4.77
24-24.99	0.0303	1394	42	618	98648	1373	6177	44.34	4.43
25-25.99	0.0701	1352	95	576	98743	1305	4804	42.60	3.55
26-26.99	0.2888	1257	363	481	99106	1076	3499	38.28	2.78
27-27.99	0.1051	894	94	118	99200	847	2423	13.21	2.71
28-29.99	0.0302	800	24	24	99224	1576	1576	3.02	1.97
		776							

Table A-5

DIVORCE DECREMENT TABLE FOR BLUE COLLAR MALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.0412	100000	4120	96817	4120	97940	723371	96.82	7.23
1-1.99	0.0751	95880	7201	92697	11321	92280	625431	96.68	6.52
2-2.99	0.1088	88679	9648	85497	20969	83855	533152	96.41	6.01
3-3.99	0.1111	79031	8780	75848	29749	74641	449296	95.97	5.69
4-4.99	0.1707	70251	11992	67068	41741	64255	374655	95.47	5.33
5-5.99	0.1158	58259	6746	55076	48487	54886	310401	94.54	5.33
6-6.99	0.2931	51513	15098	48330	63586	43963	255515	93.82	4.96
7-7.99	0.2526	36414	9198	33232	72784	31815	211551	91.26	5.81
8-8.99	0.2686	27216	7310	24033	80094	23561	179736	88.31	6.60
9-9.99	0.1015	19906	2020	16723	82115	18896	156175	84.01	7.85
10-10.99	0.1663	17885	2974	14703	85089	16398	137280	82.20	7.68
11-11.99	0.1802	14911	2687	11728	87776	13568	120882	78.66	8.11
12-12.99	0.1065	12224	1302	9041	89078	11573	107314	73.96	8.78
13-13.99	0.1142	10922	1247	7739	90325	10299	95741	70.86	8.77
14-14.99	0.1545	9675	1495	6492	91820	8927	85443	67.10	8.83
15-15.99	0.0867	8180	709	4997	92529	7825	76515	61.09	9.35
16-16.99	0.0615	7471	459	4288	92989	7241	68690	57.40	9.19
17-17.99	0.0573	7011	402	3829	93390	6811	61448	54.61	8.76
18-18.99	0.0712	6610	471	3427	93861	6374	54638	51.85	8.27
19-19.99	0.0546	6139	335	2956	94196	5971	48263	48.16	7.86
20-20.99	0.0872	5804	506	2621	94702	5551	42292	45.16	7.29
21-21.99	0.0158	5298	84	2115	94786	5256	36741	39.92	6.94
22-22.99	0.1419	5214	740	2031	95526	4844	31485	38.96	6.04
23-23.99	0.0215	4474	96	1291	95622	4426	26641	28.87	5.95
24-24.99	0.0532	4378	233	1195	95855	4262	22215	27.30	5.07
25-25.99	0.0494	4145	205	962	96060	4043	17953	23.22	4.33
26-26.99	0.0448	3940	177	758	96236	3852	13911	19.23	3.53
27-27.99	0.1068	3764	402	581	96638	3563	10059	15.44	2.67
28-28.99	0.0411	3362	138	179	96776	3293	6496	5.33	1.93
29-29.99	0.0127	3224	41	41	92697	3203	3203	1.27	0.99
		3183							

Table A-6

DIVORCE DECREMENT TABLE FOR BLUE COLLAR FEMALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.0524	100000	5240	99589	5240	97380	623307	99.59	6.23
1-1.99	0.0078	94760	739	94349	5979	94390	525927	99.57	5.55
2-2.99	0.1453	94021	13661	93609	19640	87190	431537	99.56	4.59
3-3.99	0.1080	80360	8679	79948	28319	76020	344346	99.49	4.29
4-4.99	0.1365	71681	9784	71269	38104	66789	268326	99.43	3.74
5-5.99	0.2548	61896	15771	61485	53875	54011	201538	99.34	3.26
6-6.99	0.2895	46125	13353	45714	67228	39449	147527	99.11	3.20
7-7.99	0.3562	32772	11673	32360	78901	26935	108078	98.74	3.30
8-8.99	0.2235	21099	4716	20687	83617	18741	81143	98.05	3.85
9-9.99	0.2080	16383	3408	15972	87025	14679	62402	97.49	3.81
10-10.99	0.3052	12975	3960	12564	90985	10995	47723	96.83	3.68
11-11.99	0.3637	9015	3279	8604	94264	7376	36728	95.44	4.07
12-12.99	0.2168	5736	1244	5325	95507	5115	29352	92.83	5.12
13-13.99	0.1100	4493	494	4081	96001	4246	24237	90.84	5.39
14-14.99	0.1702	3999	681	3587	96682	3658	19992	89.71	5.00
15-15.99	0.2536	3318	841	2907	97523	2897	16333	87.60	4.92
16-16.99	0.1382	2477	342	2065	97866	2305	13436	83.38	5.43
17-17.99	0.1896	2134	405	1723	98270	1932	11131	80.72	5.22
18-18.99	0.0975	1730	169	1318	98439	1645	9199	76.21	5.32
19-19.99	0.2214	1561	346	1150	98785	1388	7553	73.64	4.84
20-20.99	0.2185	1215	266	804	99050	1083	6165	66.14	5.07
21-21.99	0.1296	950	123	538	99173	888	5082	56.68	5.35
22-22.99	0.1748	827	145	415	99318	754	4194	50.23	5.07
23-23.99	0.1172	682	80	271	99398	642	3440	39.68	5.04
24-24.99	0.1366	602	82	191	99480	561	2797	31.67	4.64
25-25.99	0.0366	520	19	108	99499	510	2236	20.86	4.30
26-26.99	0.1278	501	64	89	99563	469	1726	17.86	3.45
27-27.99	0.0434	437	19	25	99582	427	1257	5.82	2.88
28-29.99	0.0155	418	6	6	99589	829	829	1.55	1.98
		411							

Table A-7

DIVORCE DECREMENT TABLE FOR WHITE COLLAR MALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0657	100000	6570	97619	6570	193430	866682	97.62	8.67
2-2.99	0.0929	93430	8680	91049	15250	89090	673252	97.45	7.21
3-3.99	0.1428	84750	12102	82369	27352	78699	584162	97.19	6.89
4-4.99	0.0163	72648	1184	70267	28536	72056	505463	96.72	6.96
5-5.99	0.0805	71464	5753	69083	34289	68587	433407	96.67	6.06
6-6.99	0.2315	65711	15212	63330	49501	58105	364820	96.38	5.55
7-7.99	0.0204	50499	1030	48118	50531	49984	306715	95.29	6.07
8-8.99	0.2618	49469	12951	47088	63482	42993	256731	95.19	5.19
9-9.99	0.1857	36518	6781	34137	70264	33127	213738	93.48	5.85
10-10.99	0.1871	29736	5564	27355	75827	26955	180610	91.99	6.07
11-11.99	0.0956	24173	2311	21792	78138	23017	153656	90.15	6.36
12-12.99	0.1899	21862	4152	19481	82290	19786	130638	89.11	5.98
13-13.99	0.1948	17710	3450	15329	85740	15985	110852	86.56	6.26
14-14.99	0.1569	14260	2237	11879	87977	13142	94867	83.30	6.65
15-15.99	0.2279	12023	2740	9642	90717	10653	81725	80.20	6.80
16-16.99	0.1071	9283	994	6902	91711	8786	71073	74.35	7.66
17-17.99	0.0447	8289	371	5908	92082	8103	62287	71.27	7.51
18-18.99	0.0769	7918	609	5537	92691	7614	54183	69.93	6.84
19-19.99	0.1481	7309	1083	4928	93773	6768	46570	67.42	6.37
20-20.99	0.1102	6227	686	3846	94459	5884	39802	61.76	6.39
21-21.99	0.0305	5541	169	3160	94628	5456	33918	57.03	6.12
22-22.99	0.1972	5372	1059	2991	95688	4842	28462	55.67	5.30
23-23.99	0.0571	4312	246	1931	95934	4189	23620	44.79	5.48
24-24.99	0.0976	4066	397	1685	96331	3868	19431	41.44	4.78
25-25.99	0.0819	3669	301	1288	96631	3519	15563	35.11	4.24
26-27.99	0.0175	3369	59	988	96690	6678	12044	29.32	3.58
28-28.99	0.2385	3310	789	929	97480	2915	5366	28.06	1.62
29-29.99	0.0553	2520	139	439	97619	2451	2451	5.53	0.97
		2381							

Table A-8

DIVORCE DECREMENT TABLE FOR WHITE COLLAR FEMALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0120	100000	1200	99590	1200	198800	596906	99.59	5.97
2-2.99	0.1343	98800	13269	98390	14469	92166	398106	99.58	4.03
3-3.99	0.1969	85531	16841	85121	31310	77111	305940	99.52	3.58
4-4.99	0.2511	68690	17248	68280	48558	60066	228830	99.40	3.33
5-5.99	0.3543	51442	18226	51032	66784	42329	168764	99.20	3.28
6-6.99	0.2082	33216	6916	32806	73699	29758	126435	98.77	3.81
7-7.99	0.4396	26301	11562	25890	85261	20520	96676	98.44	3.68
8-8.99	0.0783	14739	1154	14329	86415	14162	76157	97.22	5.17
9-9.99	0.1794	13585	2437	13175	88852	12366	61995	96.98	4.56
10-10.99	0.1850	11148	2062	10738	90915	10116	49629	96.32	4.45
11-11.99	0.4149	9085	3770	8675	94684	7201	39512	95.49	4.35
12-12.99	0.1103	5316	586	4906	95271	5023	32312	92.29	6.08
13-13.99	0.1468	4729	694	4319	95965	4382	27289	91.33	5.77
14-14.99	0.1624	4035	655	3625	96620	3708	22907	89.84	5.68
15-15.99	0.1217	3380	411	2970	97031	3174	19199	87.87	5.68
16-16.99	0.0342	2969	102	2558	97133	2918	16025	86.18	5.40
17-17.99	0.2769	2867	794	2457	97927	2470	13107	85.70	4.57
18-18.99	0.1043	2073	216	1663	98143	1965	10637	80.22	5.13
19-19.99	0.0551	1857	102	1447	98245	1806	8672	77.91	4.67
20-20.99	0.2450	1755	430	1344	98675	1540	6866	76.63	3.91
21-21.99	0.3062	1325	406	915	99081	1122	5327	69.04	4.02
22-22.99	0.2272	919	209	509	99290	815	4205	55.38	4.57
23-23.99	0.2094	710	149	300	99438	636	3390	42.26	4.77
24-24.99	0.0184	562	10	151	99449	556	2754	26.97	4.90
25-25.99	0.1614	551	89	141	99538	507	2198	25.60	3.99
26-26.99	0.0863	462	40	52	99578	442	1691	11.28	3.66
27-29.99	0.0290	422	12	12	99590	1249	1249	2.90	2.96
		410							

Table A-9

DIVORCE DECREMENT TABLE FOR MALES LIVING IN B.C.

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-2.99	0.1588	100000	15880	99799	15880	276180	564440	99.80	5.64
3-3.99	0.1588	84120	13358	83919	29238	77441	288260	99.76	3.43
4-4.99	0.1374	70762	9723	70560	38961	65900	210819	99.72	2.98
5-5.99	0.0963	61039	5878	60838	44839	58100	144919	99.67	2.37
6-6.99	0.5740	55161	31662	54960	76501	39330	86818	99.64	1.57
7-7.99	0.4608	23499	10828	23297	87330	18085	47489	99.14	2.02
8-8.99	0.6024	12670	7633	12469	94962	8854	29404	98.41	2.32
9-9.99	0.3985	5038	2008	4837	96970	4034	20550	96.01	4.08
10-10.99	0.1763	3030	534	2829	97504	2763	16516	93.36	5.45
11-11.99	0.0421	2496	105	2295	97609	2443	13753	91.94	5.51
12-12.99	0.2701	2391	646	2190	98255	2068	11309	91.58	4.73
13-13.99	0.2973	1745	519	1544	98774	1486	9241	88.47	5.30
14-14.99	0.3220	1226	395	1025	99169	1029	7756	83.59	6.32
15-15.99	0.0274	831	23	630	99191	820	6727	75.79	8.09
16-18.99	0.1196	809	97	607	99288	2281	5907	75.11	7.30
19-19.99	0.2441	712	174	511	99462	625	3626	71.73	5.09
20-20.99	0.1796	538	97	337	99559	490	3001	62.60	5.58
21-21.99	0.1475	441	65	240	99624	409	2511	54.42	5.69
22-22.99	0.1745	376	66	175	99689	344	2102	46.53	5.59
23-23.99	0.1066	311	33	109	99722	294	1759	35.23	5.66
24-25.99	0.0392	278	11	76	99733	544	1464	27.50	5.28
26-26.99	0.1068	267	28	65	99762	252	920	24.54	3.45
27-28.99	0.0795	238	19	37	99781	457	668	15.52	2.80
29-29.99	0.0822	219	18	18	99799	210	210	8.22	0.96
		201							

Table A-10

DIVORCE DECREMENT TABLE FOR FEMALES LIVING IN B.C.

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.1839	100000	18390	99951	18390	90805	431158	99.95	4.31
1-1.99	0.0185	81610	1510	81561	19900	80855	340353	99.94	4.17
2-2.99	0.1782	80100	14274	80052	34174	72963	259498	99.94	3.24
3-3.99	0.2398	65826	15785	65778	49959	57934	186535	99.93	2.83
4-4.99	0.2131	50041	10664	49993	60623	44709	128601	99.90	2.57
5-5.99	0.4958	39377	19523	39329	80146	29616	83892	99.88	2.13
6-6.99	0.4375	19854	8686	19805	88832	15511	54276	99.75	2.73
7-7.99	0.3069	11168	3427	11119	92260	9454	38765	99.56	3.47
8-8.99	0.0377	7740	292	7692	92551	7595	29311	99.37	3.79
9-9.99	0.2117	7449	1577	7400	94128	6660	21716	99.35	2.92
10-10.99	0.3042	5872	1786	5823	95914	4979	15056	99.17	2.56
11-11.99	0.5350	4086	2186	4037	98100	2993	10077	98.81	2.47
12-12.99	0.3140	1900	597	1851	98697	1602	7084	97.44	3.73
13-13.99	0.1668	1303	217	1255	98914	1195	5483	96.27	4.21
14-14.99	0.2103	1086	228	1037	99142	972	4288	95.52	3.95
15-15.99	0.1281	858	110	809	99252	803	3317	94.33	3.87
16-16.99	0.2961	748	221	699	99474	637	2514	93.49	3.36
17-17.99	0.4457	526	235	478	99708	409	1877	90.76	3.57
18-18.99	0.1339	292	39	243	99747	272	1468	83.32	5.03
19-19.99	0.0421	253	11	204	99758	247	1196	80.74	4.73
20-20.99	0.2193	242	53	193	99811	215	948	79.90	3.92
21-21.99	0.1577	189	30	140	99841	174	733	74.25	3.88
22-22.99	0.3667	159	58	110	99899	130	559	69.43	3.51
23-23.99	0.0852	101	9	52	99908	96	429	51.73	4.26
24-24.99	0.3131	92	29	44	99937	78	332	47.23	3.61
25-25.99	0.2061	63	13	15	99950	57	255	23.18	4.02
26-29.99	0.0324	50	2	2	99951	198	198	3.24	3.94
		49							

Table A-11

DIVORCE DECREMENT TABLE FOR MALES LIVING IN THE PRAIRIES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.1004	100000	10040	96940	10040	94980	688393	96.94	6.88
1-1.99	0.0696	89960	6261	86900	16301	86829	593413	96.60	6.60
2-2.99	0.0982	83699	8219	80639	24520	79589	506584	96.34	6.05
3-3.99	0.1275	75480	9624	72420	34144	70668	426995	95.95	5.66
4-4.99	0.2938	65856	19348	62796	53493	56182	356327	95.35	5.41
5-5.99	0.1339	46507	6227	43448	59720	43394	300145	93.42	6.45
6-6.99	0.1972	40280	7943	37220	67663	36308	256752	92.40	6.37
7-7.99	0.1125	32337	3638	29277	71301	30518	220443	90.54	6.82
8-8.99	0.2062	28699	5918	25639	77219	25740	189925	89.34	6.62
9-9.99	0.1245	22781	2836	19721	80055	21363	164185	86.57	7.21
10-10.99	0.2890	19945	5764	16885	85819	17063	142822	84.66	7.16
11-11.99	0.0405	14181	574	11121	86393	13894	125759	78.42	8.87
12-12.99	0.1359	13607	1849	10547	88243	12682	111865	77.51	8.22
13-13.99	0.0841	11757	989	8698	89231	11263	99183	73.98	8.44
14-14.99	0.1653	10769	1780	7709	91011	9879	87920	71.59	8.16
15-15.99	0.0501	8989	450	5929	91462	8763	78042	65.96	8.68
16-16.99	0.0321	8538	274	5478	91736	8401	69278	64.16	8.11
17-17.99	0.0806	8264	666	5204	92402	7931	60877	62.98	7.37
18-18.99	0.0764	7598	580	4538	92982	7308	52946	59.73	6.97
19-19.99	0.1506	7018	1057	3958	94039	6489	45638	56.40	6.50
20-20.99	0.1424	5961	849	2901	94888	5536	39149	48.67	6.57
21-21.99	0.0819	5112	419	2052	95307	4903	33613	40.14	6.58
22-22.99	0.1485	4693	697	1633	96004	4345	28710	34.80	6.12
23-24.99	0.0204	3996	82	937	96085	7911	24365	23.44	6.10
25-25.99	0.1380	3915	540	855	96625	3645	16454	21.84	4.20
26-27.99	0.0554	3375	187	315	96812	6562	12810	9.33	3.80
28-29.99	0.0401	3188	128	128	96940	6247	6247	4.01	1.96
		3060							

Table A-12

DIVORCE DECREMENT TABLE FOR FEMALES LIVING IN THE PRAIRIES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0175	100000	1750	99369	1750	198250	580945	99.37	5.81
2-2.99	0.1268	98250	12458	97619	14208	92021	382695	99.36	3.90
3-3.99	0.1247	85792	10698	85161	24906	80443	290674	99.27	3.39
4-4.99	0.2393	75094	17970	74463	42876	66109	210232	99.16	2.80
5-5.99	0.3981	57124	22741	56493	65617	45753	144123	98.90	2.52
6-6.99	0.4589	34383	15778	33752	81395	26494	98370	98.17	2.86
7-7.99	0.3872	18605	7204	17974	88599	15003	71876	96.61	3.86
8-8.99	0.2556	11401	2914	10770	91513	9944	56873	94.47	4.99
9-9.99	0.2375	8487	2016	7856	93529	7479	46929	92.57	5.53
10-10.99	0.1475	6471	954	5841	94483	5994	39451	90.26	6.10
11-11.99	0.2125	5517	1172	4886	95656	4931	33457	88.57	6.06
12-12.99	0.1440	4344	626	3714	96281	4032	28526	85.49	6.57
13-13.99	0.1060	3719	394	3088	96675	3522	24494	83.04	6.59
14-14.99	0.1827	3325	607	2694	97283	3021	20973	81.03	6.31
15-15.99	0.1301	2717	354	2087	97636	2540	17952	76.79	6.61
16-16.99	0.1222	2364	289	1733	97925	2219	15411	73.32	6.52
17-17.99	0.1947	2075	404	1444	98329	1873	13192	69.61	6.36
18-18.99	0.0439	1671	73	1040	98402	1634	11319	62.26	6.77
19-19.99	0.1406	1598	225	967	98627	1485	9685	60.53	6.06
20-20.99	0.2336	1373	321	742	98948	1213	8200	54.07	5.97
21-22.99	0.1109	1052	117	422	99064	1988	6987	40.07	6.64
23-23.99	0.0624	936	58	305	99123	906	5000	32.60	5.34
24-24.99	0.1501	877	132	247	99255	811	4093	28.11	4.67
25-25.99	0.0813	745	61	115	99315	715	3282	15.41	4.40
26-26.99	0.0666	685	46	54	99361	662	2567	7.93	3.75
27-29.99	0.0136	639	9	9	99369	1905	1905	1.36	2.98
		631							

Table A-13

DIVORCE DECREMENT TABLE FOR MALES LIVING IN ONTARIO

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0712	100000	7120	96642	7120	192880	761514	96.64	7.62
2-2.99	0.0804	92880	7468	89522	14588	89146	568634	96.38	6.12
3-3.99	0.1089	85412	9301	82054	23889	80762	479488	96.07	5.61
4-4.99	0.1046	76111	7961	72753	31850	72130	398726	95.59	5.24
5-5.99	0.1249	68150	8512	64792	40362	63894	326595	95.07	4.79
6-6.99	0.3596	59638	21446	56280	61808	48915	262702	94.37	4.40
7-7.99	0.2031	38192	7757	34834	69565	34314	213787	91.21	5.60
8-8.99	0.2621	30435	7977	27077	77542	26447	179473	88.97	5.90
9-9.99	0.1285	22458	2886	19100	80428	21015	153026	85.05	6.81
10-10.99	0.1879	19572	3678	16214	84105	17734	132011	82.84	6.74
11-11.99	0.2291	15895	3641	12536	87747	14074	114277	78.87	7.19
12-12.99	0.0218	12253	267	8895	88014	12120	100203	72.59	8.18
13-13.99	0.1555	11986	1864	8628	89878	11054	88084	71.98	7.35
14-14.99	0.1818	10122	1840	6764	91718	9202	77030	66.82	7.61
15-15.99	0.1927	8282	1596	4924	93314	7484	67827	59.45	8.19
16-16.99	0.1118	6686	748	3328	94061	6312	60343	49.77	9.03
17-17.99	0.0776	5939	461	2580	94522	5708	54031	43.45	9.10
18-18.99	0.1167	5478	639	2119	95162	5158	48323	38.69	8.82
19-19.99	0.0781	4838	378	1480	95539	4650	43165	30.59	8.92
20-22.99	0.1044	4461	466	1102	96005	12683	38515	24.71	8.63
23-24.99	0.0476	3995	190	637	96195	7800	25832	15.94	6.47
25-27.99	0.0573	3805	218	446	96413	11087	18032	11.73	4.74
28-29.99	0.0637	3587	228	228	96642	6945	6945	6.37	1.94
		3358							

Table A-14

DIVORCE DECREMENT TABLE FOR FEMALES LIVING IN ONTARIO

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-2.99	0.0631	100000	6310	99697	6310	290535	685662	99.70	6.86
3-3.99	0.1776	93690	16639	93387	22949	85370	395127	99.68	4.22
4-4.99	0.1293	77051	9963	76748	32912	72069	309757	99.61	4.02
5-5.99	0.2556	67088	17148	66785	50060	58514	237688	99.55	3.54
6-6.99	0.1733	49940	8655	49637	58714	45613	179174	99.39	3.59
7-7.99	0.4003	41286	16527	40983	75241	33022	133561	99.27	3.24
8-8.99	0.1578	24759	3907	24456	79148	22806	100538	98.78	4.06
9-9.99	0.2059	20852	4293	20549	83441	18705	77733	98.55	3.73
10-10.99	0.2889	16559	4784	16256	88225	14167	59027	98.17	3.56
11-11.99	0.4651	11775	5476	11472	93702	9037	44861	97.43	3.81
12-12.99	0.0856	6298	539	5995	94241	6029	35824	95.19	5.69
13-13.99	0.0582	5759	335	5456	94576	5592	29795	94.74	5.17
14-14.99	0.2217	5424	1203	5121	95778	4823	24204	94.41	4.46
15-15.99	0.2301	4222	971	3918	96750	3736	19381	92.82	4.59
16-16.99	0.1341	3250	436	2947	97186	3032	15645	90.68	4.81
17-17.99	0.1205	2814	339	2511	97525	2645	12613	89.23	4.48
18-18.99	0.1671	2475	414	2172	97938	2268	9968	87.76	4.03
19-19.99	0.2005	2062	413	1759	98352	1855	7700	85.30	3.73
20-20.99	0.3588	1648	591	1345	98943	1353	5845	81.61	3.55
21-21.99	0.2113	1057	223	754	99166	945	4492	71.33	4.25
22-22.99	0.2250	834	188	531	99354	740	3547	63.64	4.26
23-23.99	0.2742	646	177	343	99531	557	2807	53.09	4.35
24-24.99	0.0664	469	31	166	99562	453	2250	35.37	4.80
25-26.99	0.1748	438	77	135	99639	799	1797	30.77	4.10
27-27.99	0.0557	361	20	58	99659	351	998	16.11	2.76
28-28.99	0.0488	341	17	38	99676	333	647	11.16	1.90
29-29.99	0.0660	324	21	21	99697	314	314	6.60	0.97
		303							

Table A-15

DIVORCE DECREMENT TABLE FOR MALES LIVING IN QUEBEC

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.1106	100000	11060	90123	11060	188940	1015084	90.12	10.15
2-2.99	0.0456	88940	4056	79063	15116	86912	826144	88.90	9.29
3-3.99	0.1181	84884	10025	75008	25141	79872	739232	88.36	8.71
4-4.99	0.1158	74859	8669	64983	33809	70525	659360	86.81	8.81
5-5.99	0.0772	66191	5110	56314	38919	63636	588835	85.08	8.90
6-6.99	0.0679	61081	4147	51204	43067	59007	525199	83.83	8.60
7-7.99	0.1467	56933	8352	47057	51419	52757	466192	82.65	8.19
8-8.99	0.1730	48581	8405	38705	59823	44379	413434	79.67	8.51
9-9.99	0.0251	40177	1008	30300	60832	39673	369055	75.42	9.19
10-10.99	0.1271	39168	4978	29292	65810	36679	329383	74.78	8.41
11-11.99	0.1064	34190	3638	24313	69448	32371	292703	71.11	8.56
12-12.99	0.1937	30552	5918	20675	75366	27593	260332	67.67	8.52
13-13.99	0.1949	24634	4801	14757	80167	22234	232739	59.91	9.45
14-14.99	0.0939	19833	1862	9956	82029	18902	210506	50.20	10.61
15-15.99	0.1079	17971	1939	8094	83968	17001	191604	45.04	10.66
16-16.99	0.1042	16032	1670	6155	85639	15196	174602	38.39	10.89
17-17.99	0.0234	14361	336	4484	85975	14193	159406	31.23	11.10
18-20.99	0.0739	14025	1036	4148	87011	40521	145213	29.58	10.35
21-22.99	0.0159	12989	207	3112	87218	25771	104692	23.96	8.06
23-24.99	0.0421	12782	538	2905	87756	25026	78921	22.73	6.17
25-25.99	0.0525	12244	643	2367	88399	11923	53895	19.33	4.40
26-26.99	0.0751	11601	871	1724	89270	11166	41973	14.86	3.62
27-27.99	0.0329	10730	353	853	89623	10553	30807	7.95	2.87
28-29.99	0.0482	10377	500	500	90123	20254	20254	4.82	1.95
		9877							

Table A-16

DIVORCE DECREMENT TABLE FOR FEMALES LIVING IN QUEBEC

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-2.99	0.0664	100000	6640	95854	6640	290040	795761	95.85	7.96
3-3.99	0.0456	93360	4257	89214	10897	91231	505721	95.56	5.42
4-4.99	0.3242	89103	28887	84956	39784	74659	414490	95.35	4.65
5-5.99	0.2411	60216	14518	56069	54302	52957	339830	93.11	5.64
6-6.99	0.1302	45698	5950	41551	60252	42723	286874	90.93	6.28
7-7.99	0.2455	39748	9758	35601	70010	34869	244151	89.57	6.14
8-8.99	0.1762	29990	5284	25843	75294	27348	209282	86.17	6.98
9-9.99	0.1543	24706	3812	20559	79107	22800	181934	83.22	7.36
10-10.99	0.2011	20893	4202	16747	83308	18793	159135	80.15	7.62
11-11.99	0.0236	16692	394	12545	83702	16495	140342	75.16	8.41
12-12.99	0.2126	16298	3465	12151	87167	14565	123847	74.56	7.60
13-13.99	0.2043	12833	2622	8687	89789	11522	109282	67.69	8.52
14-14.99	0.0488	10211	498	6065	90287	9962	97760	59.39	9.57
15-15.99	0.1441	9713	1400	5566	91687	9013	87798	57.31	9.04
16-16.99	0.0189	8313	157	4167	91844	8235	78785	50.12	9.48
17-17.99	0.1056	8156	861	4010	92705	7725	70550	49.16	8.65
18-18.99	0.0267	7295	195	3148	92900	7197	62825	43.16	8.61
19-19.99	0.0874	7100	621	2954	93520	6790	55627	41.60	7.83
20-20.99	0.0900	6480	583	2333	94104	6188	48837	36.01	7.54
21-21.99	0.0393	5896	232	1750	94335	5781	42650	29.68	7.23
22-22.99	0.1287	5665	729	1518	95064	5300	36869	26.80	6.51
23-24.99	0.0337	4936	166	789	95231	9705	31569	15.99	6.40
25-25.99	0.0557	4769	266	623	95496	4636	21864	13.06	4.58
26-27.99	0.0477	4504	215	357	95711	8792	17228	7.93	3.83
28-29.99	0.0332	4289	142	142	95854	8435	8435	3.32	1.97
		4146							

Table A-17

DIVORCE DECREMENT TABLE FOR MALES IN ATLANTIC PROVINCES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0430	100000	4300	94501	4300	195700	944852	94.50	9.45
2-2.99	0.1419	95700	13580	90201	17880	88910	749152	94.25	7.83
3-3.99	0.0900	82120	7391	76621	25271	78425	660242	93.30	8.04
4-4.99	0.1282	74729	9580	69230	34851	69939	581817	92.64	7.79
5-5.99	0.0948	65149	6176	59650	41027	62061	511878	91.56	7.86
6-6.99	0.1275	58973	7519	53474	48546	55213	449817	90.68	7.63
7-7.99	0.1657	51454	8526	45955	57072	47191	394603	89.31	7.67
8-8.99	0.1847	42928	7929	37429	65001	38964	347412	87.19	8.09
9-9.99	0.0839	34999	2936	29500	67937	33531	308449	84.29	8.81
10-10.99	0.0399	32063	1279	26564	69217	31423	274918	82.85	8.57
11-11.99	0.2686	30783	8268	25284	77485	26649	243495	82.14	7.91
12-12.99	0.0537	22515	1209	17016	78694	21910	216846	75.58	9.63
13-13.99	0.0799	21306	1702	15807	80396	20455	194935	74.19	9.15
14-14.99	0.2028	19604	3976	14105	84372	17616	174480	71.95	8.90
15-15.99	0.1760	15628	2751	10129	87123	14253	156864	64.81	10.04
16-17.99	0.0106	12877	137	7378	87259	25618	142612	57.30	11.07
18-18.99	0.0175	12741	223	7242	87482	12629	116993	56.84	9.18
19-20.99	0.0330	12518	413	7019	87895	24623	104364	56.07	8.34
21-22.99	0.0116	12105	140	6606	88036	24069	79741	54.57	6.59
23-23.99	0.1453	11964	1738	6465	89774	11095	55672	54.04	4.65
24-24.99	0.0985	10226	1007	4727	90781	9722	44576	46.22	4.36
25-25.99	0.0568	9219	524	3720	91305	8957	34854	40.35	3.78
26-26.99	0.1253	8695	1090	3196	92394	8150	25897	36.76	2.98
27-27.99	0.2598	7606	1976	2107	94370	6618	17746	27.70	2.33
28-29.99	0.0232	5630	131	131	94501	11129	11129	2.32	1.98
		5499							

Table A-18

DIVORCE DECREMENT TABLE FOR FEMALES IN ATLANTIC PROVINCES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0289	100000	2890	94326	2890	197110	950387	94.33	9.50
2-2.99	0.0410	97110	3982	91436	6872	95119	753277	94.16	7.76
3-3.99	0.1191	93128	11092	87455	17963	87583	658158	93.91	7.07
4-4.99	0.0966	82037	7925	76363	25888	78075	570576	93.08	6.96
5-5.99	0.0814	74112	6033	68438	31921	71096	492501	92.34	6.65
6-6.99	0.1605	68079	10927	62406	42847	62616	421405	91.67	6.19
7-7.99	0.2605	57153	14888	51479	57736	49709	358789	90.07	6.28
8-8.99	0.1837	42264	7764	36591	65500	38382	309081	86.58	7.31
9-9.99	0.0823	34500	2839	28827	68339	33081	270698	83.55	7.85
10-10.99	0.1859	31661	5886	25987	74225	28718	237618	82.08	7.51
11-11.99	0.2084	25775	5372	20102	79596	23089	208899	77.99	8.10
12-12.99	0.1194	20404	2436	14730	82033	19186	185810	72.19	9.11
13-13.99	0.0808	17967	1452	12294	83484	17242	166624	68.42	9.27
14-14.99	0.0959	16516	1584	10842	85068	15724	149383	65.65	9.04
15-15.99	0.0757	14932	1130	9258	86198	14367	133659	62.00	8.95
16-16.99	0.0336	13802	464	8128	86662	13570	119292	58.89	8.64
17-17.99	0.1066	13338	1422	7664	88084	12627	105723	57.46	7.93
18-18.99	0.0560	11916	667	6242	88751	11582	93096	52.39	7.81
19-19.99	0.1093	11249	1229	5575	89981	10634	81513	49.56	7.25
20-20.99	0.0934	10019	936	4346	90917	9551	70880	43.37	7.07
21-21.99	0.0453	9083	411	3410	91328	8878	61328	37.54	6.75
22-22.99	0.0835	8672	724	2998	92052	8310	52451	34.57	6.05
23-23.99	0.1403	7948	1115	2274	93167	7390	44141	28.61	5.55
24-25.99	0.0383	6833	262	1159	93429	13404	36750	16.96	5.38
26-26.99	0.1211	6571	796	897	94225	6173	23347	13.66	3.55
27-29.99	0.0176	5775	102	102	94326	17173	17173	1.76	2.97
		5674							

Table A-19

DIVORCE DECREMENT TABLE FOR MALES LIVING IN CANADA

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.0353	100000	3530	97427	3530	98235	739629	97.43	7.40
1-1.99	0.0733	96470	7071	93897	10601	92934	641394	97.33	6.65
2-2.99	0.1038	89399	9280	86826	19881	84759	548460	97.12	6.13
3-3.99	0.1213	80119	9718	77547	29599	75260	463701	96.79	5.79
4-4.99	0.1527	70401	10750	67828	40349	65026	388441	96.35	5.52
5-5.99	0.1092	59651	6514	57078	46863	56394	323416	95.69	5.42
6-6.99	0.2730	53137	14506	50564	61370	45884	267022	95.16	5.03
7-7.99	0.1957	38630	7560	36058	68930	34850	221138	93.34	5.72
8-8.99	0.2665	31070	8280	28498	77210	26930	186288	91.72	6.00
9-9.99	0.1242	22790	2831	20218	80040	21375	159358	88.71	6.99
10-10.99	0.1792	19960	3577	17387	83617	18171	137983	87.11	6.91
11-11.99	0.1535	16383	2515	13810	86132	15125	119812	84.30	7.31
12-12.99	0.1334	13868	1850	11295	87982	12943	104686	81.45	7.55
13-13.99	0.1556	12018	1870	9445	89852	11083	91743	78.59	7.63
14-14.99	0.1550	10148	1573	7575	91425	9362	80660	74.65	7.95
15-15.99	0.1203	8575	1032	6003	92456	8059	71299	70.00	8.31
16-16.99	0.0800	7544	603	4971	93060	7242	63239	65.90	8.38
17-17.99	0.0526	6940	365	4367	93425	6758	55997	62.93	8.07
18-18.99	0.0892	6575	586	4002	94011	6282	49240	60.87	7.49
19-19.99	0.0903	5989	541	3416	94552	5718	42958	57.04	7.17
20-20.99	0.1062	5448	579	2875	95131	5158	37240	52.78	6.84
21-21.99	0.0199	4869	97	2297	95228	4821	32082	47.17	6.59
22-22.99	0.1701	4772	812	2200	96039	4366	27261	46.09	5.71
23-23.99	0.0302	3961	120	1388	96159	3901	22894	35.04	5.78
24-24.99	0.0694	3841	267	1268	96426	3708	18994	33.02	4.95
25-25.99	0.0509	3574	182	1002	96608	3483	15286	28.03	4.28
26-26.99	0.0542	3392	184	820	96791	3300	11803	24.17	3.48
27-27.99	0.0956	3209	307	636	97098	3055	8502	19.82	2.65
28-28.99	0.0662	2902	192	329	97290	2806	5447	11.35	1.88
29-29.99	0.0506	2710	137	137	97427	2641	2641	5.06	0.97
		2573							

Table A-20
DIVORCE DECREMENT TABLE FOR FEMALES LIVING IN CANADA

YEARS	m_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.0362	100000	3620	99401	3620	98190	619417	99.40	6.19
1-1.99	0.0087	96380	839	95781	4459	95961	521227	99.38	5.41
2-2.99	0.1377	95541	13156	94942	17615	88963	425266	99.37	4.45
3-3.99	0.1435	82385	11822	81786	29437	76474	336303	99.27	4.08
4-4.99	0.2128	70563	15016	69964	44453	63055	259829	99.15	3.68
5-5.99	0.2941	55547	16336	54948	60789	47379	196774	98.92	3.54
6-6.99	0.2580	39211	10116	38611	70906	34153	149394	98.47	3.81
7-7.99	0.3456	29094	10055	28495	80961	24067	115242	97.94	3.96
8-8.99	0.1711	19039	3258	18440	84218	17411	91175	96.85	4.79
9-9.99	0.1861	15782	2937	15182	87155	14313	73764	96.20	4.67
10-10.99	0.2391	12845	3071	12245	90226	11309	59451	95.33	4.63
11-11.99	0.3173	9774	3101	9174	93328	8223	48142	93.87	4.93
12-12.99	0.1579	6672	1054	6073	94381	6146	39919	91.02	5.98
13-13.99	0.1272	5619	715	5019	95096	5261	33773	89.33	6.01
14-14.99	0.1561	4904	766	4305	95861	4521	28512	87.78	5.81
15-15.99	0.1738	4139	719	3539	96581	3779	23990	85.52	5.80
16-16.99	0.1254	3419	429	2820	97009	3205	20211	82.47	5.91
17-17.99	0.1688	2991	505	2391	97514	2738	17006	79.96	5.69
18-18.99	0.0946	2486	235	1886	97749	2368	14268	75.89	5.74
19-19.99	0.1363	2251	307	1651	98056	2097	11900	73.37	5.29
20-20.99	0.2084	1944	405	1344	98461	1741	9803	69.17	5.04
21-21.99	0.1141	1539	176	939	98637	1451	8062	61.05	5.24
22-22.99	0.2001	1363	273	764	98910	1227	6611	56.03	4.85
23-23.99	0.1403	1090	153	491	99063	1014	5384	45.03	4.94
24-24.99	0.0901	937	84	338	99147	895	4370	36.06	4.66
25-25.99	0.0690	853	59	254	99206	824	3475	29.73	4.07
26-26.99	0.1350	794	107	195	99313	740	2651	24.52	3.34
27-27.99	0.0537	687	37	88	99350	668	1911	12.74	2.78
28-28.99	0.0496	650	32	51	99382	634	1242	7.79	1.91
29-29.99	0.0298	618	18	18	99401	609	609	2.98	0.99
		599							

Table A-21

DIVORCE DECREMENT TABLE FOR MALES WITH NO CHILDREN

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0348	100000	3480	97336	3480	196520	788203	97.34	7.88
2-2.99	0.0780	96520	7529	93856	11009	92756	591683	97.24	6.13
3-3.99	0.0886	88991	7885	86328	18893	85049	498928	97.01	5.61
4-4.99	0.1642	81107	13318	78443	32211	74448	413879	96.72	5.10
5-5.99	0.1245	67789	8440	65125	40651	63569	339431	96.07	5.01
6-6.99	0.2930	59349	17389	56685	58040	50655	275861	95.51	4.65
7-7.99	0.2302	41960	9659	39296	67699	37130	225207	93.65	5.37
8-8.99	0.2865	32301	9254	29637	76953	27674	188076	91.75	5.82
9-9.99	0.1259	23047	2902	20383	79855	21596	160403	88.44	6.96
10-10.99	0.1483	20145	2988	17481	82842	18651	138807	86.78	6.89
11-11.99	0.1461	17158	2507	14494	85349	15904	120156	84.47	7.00
12-12.99	0.1191	14651	1745	11987	87094	13778	104251	81.82	7.12
13-13.99	0.2461	12906	3176	10242	90270	11318	90473	79.36	7.01
14-14.99	0.1753	9730	1706	7066	91976	8877	79155	72.62	8.14
15-15.99	0.1002	8024	804	5360	92780	7622	70278	66.80	8.76
16-16.99	0.1306	7220	943	4556	93723	6749	62656	63.10	8.68
17-17.99	0.0226	6277	142	3613	93865	6206	55908	57.56	8.91
18-18.99	0.0363	6135	223	3471	94087	6024	49701	56.58	8.10
19-19.99	0.0381	5913	225	3249	94313	5800	43677	54.95	7.39
20-20.99	0.1306	5687	743	3023	95055	5316	37877	53.16	6.66
21-21.99	0.0276	4945	136	2281	95192	4876	32561	46.12	6.59
22-22.99	0.1911	4808	919	2144	96111	4349	27685	44.60	5.76
23-23.99	0.0097	3889	38	1225	96148	3870	23336	31.51	6.00
24-24.99	0.0490	3852	189	1188	96337	3757	19466	30.84	5.05
25-25.99	0.0518	3663	190	999	96527	3568	15709	27.27	4.29
26-26.99	0.0630	3473	219	809	96746	3364	12141	23.30	3.50
27-27.99	0.0760	3254	247	590	96993	3131	8777	18.14	2.70
28-28.99	0.0651	3007	196	343	97189	2909	5647	11.41	1.88
29-29.99	0.0524	2811	147	147	97336	2738	2738	5.24	0.97
		2664							

Table A-22

DIVORCE DECREMENT TABLE FOR FEMALES WITH NO CHILDREN

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0065	100000	650	99646	650	199350	657025	99.65	6.57
2-2.99	0.1417	99350	14078	98996	14728	92311	457675	99.64	4.61
3-3.99	0.1015	85272	8655	84918	23383	80945	365364	99.58	4.28
4-4.99	0.2081	76617	15944	76263	39327	68645	284420	99.54	3.71
5-5.99	0.2792	60673	16940	60319	56267	52203	215775	99.42	3.56
6-6.99	0.1845	43733	8069	43379	64336	39699	163572	99.19	3.74
7-7.99	0.3819	35664	13620	35310	77956	28854	123873	99.01	3.47
8-8.99	0.1648	22044	3633	21690	81589	20228	95019	98.39	4.31
9-9.99	0.1231	18411	2266	18057	83855	17278	74791	98.08	4.06
10-10.99	0.2831	16145	4571	15791	88426	13860	57513	97.81	3.56
11-11.99	0.3641	11574	4214	11220	92640	9467	43654	96.94	3.77
12-12.99	0.1759	7360	1295	7006	93935	6713	34186	95.19	4.64
13-13.99	0.1949	6065	1182	5711	95117	5474	27474	94.16	4.53
14-14.99	0.2119	4883	1035	4529	96151	4366	21999	92.75	4.51
15-15.99	0.2504	3849	964	3494	97115	3367	17634	90.80	4.58
16-16.99	0.0916	2885	264	2531	97379	2753	14267	87.72	4.95
17-17.99	0.2242	2621	588	2266	97967	2327	11514	86.48	4.39
18-18.99	0.1944	2033	395	1679	98362	1835	9187	82.58	4.52
19-19.99	0.2200	1638	360	1284	98722	1458	7352	78.38	4.49
20-20.99	0.2634	1278	336	923	99059	1109	5894	72.28	4.61
21-21.99	0.0952	941	90	587	99149	896	4785	62.36	5.08
22-22.99	0.2405	851	205	497	99353	749	3889	58.40	4.57
23-23.99	0.1415	647	92	292	99445	601	3140	45.23	4.86
24-24.99	0.1126	555	63	201	99507	524	2539	36.20	4.57
25-25.99	0.0855	493	42	138	99549	472	2015	28.11	4.09
26-26.99	0.1131	451	51	96	99600	425	1543	21.39	3.43
27-27.99	0.0612	400	24	45	99625	387	1118	11.36	2.80
28-28.99	0.0236	375	9	21	99634	371	731	5.58	1.95
29-29.99	0.0330	366	12	12	99646	360	360	3.30	0.98
		354							

Table A-23

DIVORCE DECREMENT TABLE FOR MALES WITH AT LEAST ONE CHILD

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-.99	0.4163	100000	41630	98986	41630	79185	363948	98.99	3.64
1-1.99	0.2301	58370	13431	57356	55061	51655	284763	98.26	4.88
2-2.99	0.2441	44939	10970	43925	66031	39454	233109	97.74	5.19
3-3.99	0.1946	33969	6610	32956	72641	30664	193654	97.02	5.70
4-4.99	0.1391	27359	3806	26345	76447	25456	162990	96.29	5.96
5-5.99	0.0888	23553	2092	22540	78538	22508	137534	95.70	5.84
6-6.99	0.2498	21462	5361	20448	83899	18781	115026	95.28	5.36
7-7.99	0.1740	16101	2802	15087	86701	14700	96245	93.70	5.98
8-8.99	0.2425	13299	3225	12285	89926	11687	81545	92.38	6.13
9-9.99	0.1227	10074	1236	9060	91162	9456	69859	89.94	6.93
10-10.99	0.2041	8838	1804	7824	92966	7936	60403	88.53	6.83
11-11.99	0.1575	7034	1108	6020	94074	6480	52467	85.59	7.46
12-12.99	0.1428	5926	846	4912	94920	5503	45986	82.89	7.76
13-13.99	0.0992	5080	504	4066	95424	4828	40483	80.04	7.97
14-14.99	0.1412	4576	646	3562	96070	4253	35655	77.85	7.79
15-15.99	0.1328	3930	522	2916	96592	3669	31402	74.20	7.99
16-16.99	0.0375	3408	128	2394	96720	3344	27733	70.25	8.14
17-17.99	0.0715	3280	235	2266	96954	3163	24389	69.09	7.44
18-18.99	0.1391	3046	424	2032	97378	2834	21226	66.71	6.97
19-19.99	0.1176	2622	308	1608	97686	2468	18392	61.34	7.01
20-20.99	0.0918	2314	212	1300	97899	2207	15924	56.18	6.88
21-21.99	0.0093	2101	20	1087	97918	2092	13717	51.75	6.53
22-22.99	0.1275	2082	265	1068	98184	1949	11625	51.30	5.58
23-23.99	0.0616	1816	112	803	98296	1760	9676	44.18	5.33
24-24.99	0.1108	1704	189	691	98484	1610	7916	40.52	4.64
25-25.99	0.0459	1516	70	502	98554	1481	6306	33.11	4.16
26-26.99	0.0253	1446	37	432	98591	1428	4825	29.89	3.34
27-27.99	0.1923	1409	271	396	98862	1274	3397	28.07	2.41
28-28.99	0.0801	1138	91	125	98953	1093	2123	10.94	1.87
29-29.99	0.0319	1047	33	33	98986	1031	1031	3.19	0.98
		1014							

Table A-24

DIVORCE DECREMENT TABLE
FOR FEMALES WITH AT LEAST ONE CHILD

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-1.99	0.0465	100000	4650	99166	4650	195350	608011	99.17	6.08
2-2.99	0.1246	95350	11881	94516	16531	89410	412661	99.13	4.33
3-3.99	0.1998	83469	16677	82635	33208	75131	323252	99.00	3.87
4-4.99	0.2179	66792	14554	65958	47762	59515	248121	98.75	3.71
5-5.99	0.3063	52238	16001	51404	63762	44238	188606	98.40	3.61
6-6.99	0.3039	36238	11013	35404	74775	30731	144368	97.70	3.98
7-7.99	0.3206	25225	8087	24391	82862	21181	113637	96.69	4.50
8-8.99	0.1755	17138	3008	16304	85870	15634	92455	95.13	5.39
9-9.99	0.1848	14130	2611	13296	88481	12825	76821	94.10	5.44
10-10.99	0.2067	11519	2381	10685	90862	10328	63997	92.76	5.56
11-11.99	0.2925	9138	2673	8304	93535	7802	53668	90.87	5.87
12-12.99	0.1485	6465	960	5631	94495	5985	45867	87.10	7.09
13-13.99	0.0915	5505	504	4671	94999	5253	39882	84.85	7.24
14-14.99	0.1142	5001	571	4167	95570	4716	34628	83.33	6.92
15-15.99	0.1428	4430	633	3596	96202	4114	29913	81.18	6.75
16-16.99	0.1442	3798	548	2964	96750	3524	25799	78.04	6.79
17-17.99	0.1347	3250	438	2416	97188	3031	22275	74.34	6.85
18-18.99	0.0364	2812	102	1978	97290	2761	19244	70.35	6.84
19-19.99	0.0912	2710	247	1876	97537	2586	16483	69.23	6.08
20-20.99	0.1592	2463	392	1629	97929	2267	13897	66.14	5.64
21-21.99	0.1285	2071	266	1237	98195	1938	11630	59.73	5.62
22-22.99	0.1377	1805	248	971	98444	1680	9692	53.79	5.37
23-23.99	0.1385	1556	216	722	98659	1448	8012	46.41	5.15
24-24.99	0.0286	1341	38	507	98698	1321	6564	37.79	4.90
25-25.99	0.0271	1302	35	468	98733	1285	5242	35.96	4.03
26-26.99	0.2032	1267	257	433	98991	1138	3958	34.18	3.12
27-27.99	0.0219	1009	22	176	99013	998	2820	17.39	2.79
28-29.99	0.1554	987	153	153	99166	1821	1821	15.54	1.84
		834							

Appendix B

Table B-1
REMARRIAGE DECREMENT TABLE FOR MALES
(NO POST-SECONDARY EDUCATION)

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.9523	100000	95230	99990	95230	52385	56871	99.99	0.57
1-1.99	0.6987	4770	3333	4760	98563	3104	4486	99.79	0.94
2-2.99	0.7243	1437	1041	1427	99604	917	1382	99.31	0.96
3-3.99	0.6413	396	254	386	99858	269	466	97.51	1.18
4-4.99	0.6921	142	98	132	99956	93	197	93.06	1.38
5-5.99	0.3632	44	16	34	99972	36	104	77.46	2.37
6-6.99	0.2659	28	7	18	99980	24	68	64.61	2.43
7-7.99	0.1473	20	3	11	99983	19	44	51.79	2.13
8-8.99	0.3676	17	6	8	99989	14	25	43.46	1.42
9-9.99	0.1059	11	1	1	99990	10	10	10.59	0.95
		10							

Table B-2

REMARRIAGE DECREMENT TABLE FOR FEMALES (NO POST-SECONDARY EDUCATION)

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.7195	100000	71950	99670	71950	64025	104602	99.67	1.05
1-1.99	0.4627	28050	12979	27720	84929	21561	40577	98.82	1.45
2-2.99	0.6739	15071	10157	14742	95085	9993	19016	97.81	1.26
3-3.99	0.5161	4915	2536	4585	97622	3646	9023	93.29	1.84
4-4.99	0.4372	2378	1040	2049	98662	1858	5377	86.14	2.26
5-5.99	0.2013	1338	269	1009	98931	1204	3518	75.37	2.63
6-6.99	0.2946	1069	315	739	99246	912	2314	69.17	2.17
7-7.99	0.3867	754	292	424	99538	608	1403	56.29	1.86
8-8.99	0.1382	462	64	133	99601	431	795	28.73	1.72
9-9.99	0.173	399	69	69	99670	364	364	17.30	0.91
		330							

Table B-3

REMARRIAGE DECREMENT TABLE
FOR MALES (POST-SECONDARY EDUCATION)

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.7554	100000	75540	99949	75540	62230	87026	99.95	0.87
1-1.99	0.7146	24460	17479	24409	93019	15720	24796	99.79	1.01
2-2.99	0.4956	6981	3460	6930	96479	5251	9075	99.27	1.30
3-3.99	0.5975	3521	.2104	3470	98583	2469	3824	98.55	1.09
4-4.99	0.8569	1417	1214	1366	99797	810	1355	96.39	0.96
5-5.99	0.3411	203	69	152	99866	168	545	74.79	2.69
6-6.99	0.1265	134	17	83	99883	125	377	61.74	2.82
7-9.99	0.562	117	66	66	99949	252	252	56.20	2.16
		51							

Table B-4

REMARRIAGE DECREMENT TABLE FOR FEMALES (POST-SECONDARY)

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.8463	100000	84630	99888	84630	57685	78226	99.89	0.78
1-1.99	0.6464	15370	9935	15258	94565	10402	20541	99.27	1.34
2-2.99	0.4858	5435	2640	5323	97205	4115	10139	97.95	1.87
3-3.99	0.3254	2795	909	2683	98115	2340	6024	96.01	2.16
4-4.99	0.4498	1885	848	1774	98963	1461	3684	94.08	1.95
5-5.99	0.4286	1037	445	926	99407	815	2223	89.25	2.14
6-6.99	0.2974	593	176	481	99584	505	1408	81.18	2.38
7-7.99	0.0832	416	35	305	99618	399	904	73.21	2.17
8-8.99	0.3244	382	124	270	99742	320	505	70.78	1.32
9-9.99	0.5675	258	146	146	99888	185	185	56.75	0.72
		112							

Table B-5

REMARRIAGE DECREMENT TABLE FOR BLUE COLLAR MALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.9588	100000	95880	99992	95880	52060	56098	99.99	0.56
1-1.99	0.6891	4120	2839	4112	98719	2700	4038	99.80	0.98
2-2.99	0.682	1281	874	1273	99593	844	1338	99.36	1.04
3-3.99	0.6328	407	258	399	99850	278	494	97.99	1.21
4-4.99	0.6488	150	97	141	99947	101	215	94.53	1.44
5-5.99	0.3856	53	20	44	99968	42	114	84.43	2.18
6-6.99	0.2648	32	9	24	99976	28	72	74.66	2.23
7-7.99	0.2467	24	6	16	99982	21	44	65.54	1.85
8-8.99	0.4337	18	8	10	99990	14	23	54.25	1.30
9-9.99	0.1922	10	2	2	99992	9	9	19.22	0.90
		8							

Table B-6

REMARRIAGE DECREMENT TABLE FOR BLUE COLLAR FEMALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.6567	100000	65670	99753	65670	67165	109972	99.75	1.10
1-1.99	0.5784	34330	19856	34083	85526	24402	42807	99.28	1.25
2-2.99	0.6504	14474	9414	14227	94940	9767	18405	98.30	1.27
3-3.99	0.5655	5060	2861	4813	97801	3629	8638	95.12	1.71
4-4.99	0.4149	2199	912	1952	98714	1742	5009	88.78	2.28
5-5.99	0.2893	1286	372	1040	99086	1100	3267	80.82	2.54
6-6.99	0.1979	914	181	667	99267	824	2166	73.01	2.37
7-7.99	0.2945	733	216	487	99483	625	1343	66.35	1.83
8-8.99	0.3519	517	182	271	99665	426	717	52.30	1.39
9-9.99	0.264	335	89	89	99753	291	291	26.40	0.87
		247							

Table B-7

REMARRIAGE DECREMENT TABLE FOR WHITE COLLAR MALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.7217	100000	72170	99694	72170	63915	93834	99.69	0.94
1-1.99	0.7168	27830	19949	27524	92119	17856	29919	98.90	1.08
2-2.99	0.5067	7881	3994	7576	96112	5885	12063	96.12	1.53
3-3.99	0.6358	3888	2472	3582	98584	2652	6178	92.14	1.59
4-5.99	0.6575	1416	931	1110	99515	1901	3526	78.42	2.49
6-7.99	0.1392	485	68	179	99583	902	1625	37.01	3.35
8-9.99	0.2682	417	112	112	99694	723	723	26.82	1.73
		306							

Table B-8

REMARRIAGE DECREMENT TABLE FOR WHITE COLLAR FEMALES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.8547	100000	85470	98910	85470	57265	85772	98.91	0.86
1-1.99	0.4265	14530	6197	13440	91667	11431	28507	92.50	1.96
2-2.99	0.5758	8333	4798	7243	96465	5934	17076	86.92	2.05
3-3.99	0.226	3535	799	2445	97264	3135	11142	69.15	3.15
4-4.99	0.5023	2736	1374	1646	98638	2049	8006	60.15	2.93
5-5.99	0.0905	1362	123	271	98762	1300	5958	19.93	4.38
6-9.99	0.1196	1238	148	148	98910	4658	4658	11.96	3.76
		1090							

Table B-9

REMARRIAGE DECREMENT TABLE FOR MALES IN B.C.

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.7927	100000	79270	99996	79270	60365	74827	100.00	0.75
1-1.99	0.8313	20730	17233	20726	96503	12114	14462	99.98	0.70
2-2.99	0.906	3497	3168	3493	99671	1913	2349	99.89	0.67
3-3.99	0.6834	329	225	325	99896	216	436	98.78	1.33
4-5.99	0.5752	104	60	100	99956	148	219	96.14	2.11
6-7.99	0.7413	44	33	40	99989	56	71	90.92	1.61
8-9.99	0.649	11	7	7	99996	15	15	64.90	1.35
		4							

Table B-10

REMARRIAGE DECREMENT TABLE FOR FEMALES IN B.C.

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.6719	100000	67190	99838	67190	66405	114238	99.84	1.14
1-1.99	0.3895	32810	12779	32648	79969	26420	47833	99.51	1.46
2-2.99	0.717	20031	14362	19869	94331	12850	21412	99.19	1.07
3-3.99	0.4816	5669	2730	5507	97061	4304	8563	97.15	1.51
4-4.99	0.6403	2939	1882	2777	98943	1998	4259	94.49	1.45
5-5.99	0.4578	1057	484	895	99427	815	2261	84.69	2.14
6-6.99	0.1774	573	102	411	99529	522	1446	71.77	2.52
7-7.99	0.2882	471	136	310	99664	404	924	65.68	1.96
8-8.99	0.1901	336	64	174	99728	304	520	51.78	1.55
9-9.99	0.4046	272	110	110	99838	217	217	40.46	0.80
		162							

Table B-11

REMARRIAGE DECREMENT TABLE FOR MALES IN THE PRAIRIES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.8921	100000	89210	99997	89210	55395	65613	100.00	0.66
1-1.99	0.6678	10790	7206	10787	96416	7187	10218	99.98	0.95
2-2.99	0.7779	3584	2788	3582	99204	2190	3030	99.93	0.85
3-3.99	0.7332	796	584	793	99788	504	840	99.67	1.06
4-4.99	0.5849	212	124	210	99912	150	336	98.75	1.58
5-5.99	0.2094	88	18	86	99930	79	185	96.98	2.10
6-6.99	0.3786	70	26	67	99957	57	107	96.18	1.53
7-8.99	0.9169	43	40	41	99996	47	50	93.85	1.16
9-9.99	0.2604	4	1	1	99997	3	3	26.04	0.87
		3							

Table B-12

REMARRIAGE DECREMENT TABLE FOR FEMALES IN THE PRAIRIES

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.6695	100000	66950	99936	66950	66525	106395	99.94	1.06
1-1.99	0.533	33050	17616	32986	84566	24242	39870	99.81	1.21
2-2.99	0.6161	15434	9509	15370	94075	10680	15628	99.58	1.01
3-3.99	0.8687	5925	5147	5861	99222	3352	4948	98.91	0.84
4-4.99	0.3442	778	268	714	99490	644	1596	91.73	2.05
5-5.99	0.4548	510	232	446	99722	394	952	87.38	1.87
6-6.99	0.3935	278	109	214	99831	223	558	76.86	2.01
7-7.99	0.1669	169	28	104	99859	155	335	61.84	1.98
8-8.99	0.4484	141	63	76	99922	109	180	54.20	1.28
9-9.99	0.1697	78	13	13	99936	71	71	16.97	0.92
		64							

Table B-13

REMARRIAGE DECREMENT TABLE FOR MALES IN ONTARIO

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.9362	100000	93620	99986	93620	53190	60011	99.99	0.60
1-1.99	0.651	6380	4153	6366	97773	4303	6821	99.78	1.07
2-2.99	0.5395	2227	1201	2213	98975	1626	2517	99.38	1.13
3-3.99	0.7316	1025	750	1012	99725	650	891	98.65	0.87
4-4.99	0.8882	275	244	261	99969	153	241	94.98	0.88
5-5.99	0.4145	31	13	17	99982	24	88	55.06	2.86
6-9.99	0.2325	18	4	4	99986	64	64	23.25	3.54
		14							

Table B-14

REMARRIAGE DECREMENT TABLE FOR FEMALES IN ONTARIO

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.8368	100000	83680	99921	83680	58160	77692	99.92	0.78
1-1.99	0.5848	16320	9544	16241	93224	11548	19532	99.52	1.20
2-2.99	0.663	6776	4493	6697	97716	4530	7984	98.84	1.18
3-3.99	0.4276	2284	976	2205	98693	1795	3454	96.54	1.51
4-4.99	0.7485	1307	978	1228	99671	818	1659	93.96	1.27
5-5.99	0.2556	329	84	250	99755	287	841	75.99	2.56
6-6.99	0.2651	245	65	166	99820	212	554	67.75	2.27
7-7.99	0.3573	180	64	101	99884	148	342	56.12	1.90
8-9.99	0.3172	116	37	37	99921	195	195	31.72	1.68
		79							

Table B-15

REMARRIAGE DECREMENT TABLE FOR MALES IN QUEBEC

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.8903	100000	89030	99384	89030	55485	74259	99.38	0.74
1-1.99	0.4924	10970	5402	10354	94432	8269	18774	94.39	1.71
2-2.99	0.5374	5568	2992	4953	97424	4072	10504	88.94	1.89
3-3.99	0.3888	2576	1002	1960	98426	2075	6432	76.10	2.50
4-4.99	0.57	1574	897	959	99323	1126	4357	60.90	2.77
5-9.99	0.0907	677	61	61	99384	3231	3231	9.07	4.77
		616							

Table B-16

REMARRIAGE DECREMENT TABLE FOR FEMALES IN QUEBEC

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.7315	100000	73150	96304	73150	63425	148102	96.30	1.48
1-1.99	0.3762	26850	10101	23154	83251	21800	84677	86.23	3.15
2-2.99	0.2206	16749	3695	13053	86946	14902	62877	77.93	3.75
3-3.99	0.1737	13054	2268	9358	89213	11920	47976	71.69	3.68
4-4.99	0.2873	10787	3099	7091	92312	9237	36055	65.73	3.34
5-6.99	0.1967	7688	1512	3992	93824	13863	26818	51.92	3.49
7-7.99	0.3338	6176	2061	2479	95886	5145	12955	40.15	2.10
8-9.99	0.1016	4114	418	418	96304	7810	7810	10.16	1.90
		3696							

Table B-17

REMARRIAGE DECREMENT TABLE FOR MALES (ATLANTIC PROVINCES)

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.6856	100000	68560	99968	68560	65720	87778	99.97	0.88
1-1.99	0.8514	31440	26768	31408	95328	18056	22058	99.90	0.70
2-2.99	0.8066	4672	3768	4640	99096	2788	4002	99.32	0.86
3-3.99	0.6102	904	551	872	99648	628	1215	96.49	1.34
4-4.99	0.5988	352	211	320	99859	247	587	90.98	1.67
5-5.99	0.2955	141	42	110	99900	120	340	77.53	2.41
6-6.99	0.1897	100	19	68	99919	90	220	68.10	2.21
7-7.99	0.5261	81	42	49	99962	59	129	60.64	1.60
8-9.99	0.1694	38	6	6	99968	70	70	16.94	1.83
		32							

Table B-18

REMARRIAGE DECREMENT TABLE FOR FEMALES (ATLANTIC PROVINCES)

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.8955	100000	89550	99618	89550	55225	70298	99.62	0.70
1-1.99	0.607	10450	6343	10068	95893	7278	15073	96.35	1.44
2-2.99	0.4206	4107	1727	3725	97620	3243	7794	90.70	1.90
3-3.99	0.7218	2380	1718	1998	99338	1521	4551	83.95	1.91
4-4.99	0.0905	662	60	280	99398	632	3030	42.31	4.58
5-6.99	0.1872	602	113	220	99511	1091	2398	36.57	3.98
7-9.99	0.2196	489	107	107	99618	1307	1307	21.96	2.67
		382							

Table B-19

REMARRIAGE DECREMENT TABLE FOR MALES IN CANADA

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_e
0-0.99	0.8725	100000	87250	99974	87250	56375	68757	99.97	0.6
1-1.99	0.7041	12750	8977	12724	96227	8261	12382	99.80	0.9
2-2.99	0.6398	3773	2414	3747	98641	2566	4120	99.31	1.0
3-3.99	0.6335	1359	861	1333	99502	928	1554	98.09	1.1
4-4.99	0.736	498	367	472	99869	315	626	94.78	1.2
5-5.99	0.3556	131	47	106	99915	108	311	80.24	2.3
6-6.99	0.2048	85	17	59	99933	76	203	69.34	2.4
7-7.99	0.2397	67	16	41	99949	59	127	61.44	1.8
8-8.99	0.4328	51	22	25	99971	40	68	49.29	1.3
9-9.99	0.1059	29	3	3	99974	28	28	10.59	0.9
		26							

Table B-20

REMARRIAGE DECREMENT TABLE FOR FEMALES IN CANADA

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_e
0-0.99	0.75	100000	75000	99712	75000	62500	98084	99.71	0.9
1-1.99	0.5268	25000	13170	24712	88170	18415	35584	98.85	1.4
2-2.99	0.6144	11830	7268	11542	95438	8196	17169	97.57	1.4
3-3.99	0.4438	4562	2024	4274	97463	3549	8973	93.69	1.9
4-4.99	0.4393	2537	1115	2249	98577	1980	5424	88.65	2.1
5-5.99	0.2861	1423	407	1135	98984	1219	3444	79.76	2.4
6-6.99	0.2957	1016	300	728	99285	865	2225	71.65	2.1
7-7.99	0.3272	715	234	427	99519	598	1359	59.75	1.9
8-8.99	0.218	481	105	193	99624	429	761	40.17	1.5
9-9.99	0.2349	376	88	88	99712	332	332	23.49	0.8
		288							

Table B-21

REMARRIAGE DECREMENT TABLE FOR MALES WITH NO CHILDREN

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_e
0-0.99	0.8306	100000	83060	99910	83060	58470	80141	99.91	0.8
1-1.99	0.58	16940	9825	16850	92885	12027	21671	99.47	1.2
2-2.99	0.5182	7115	3687	7025	96572	5271	9643	98.74	1.3
3-3.99	0.5387	3428	1847	3338	98419	2505	4372	97.38	1.2
4-4.99	0.7554	1581	1195	1491	99613	984	1867	94.32	1.1
5-5.99	0.3944	387	153	297	99766	311	883	76.77	2.2
6-6.99	0.2808	234	66	144	99832	201	573	61.64	2.4
7-7.99	0.162	168	27	79	99859	155	372	46.67	2.2
8-8.99	0.2829	141	40	51	99899	121	217	36.36	1.5
9-9.99	0.1125	101	11	11	99910	96	96	~~11.25~~	0.9
		90							

Table B-22

REMARRIAGE DECREMENT TABLE FOR FEMALES WITH NO CHILDREN

YEARS	n_x	U_x	$\overline{D}_x$	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_e
0-0.99	0.6586	100000	65860	99514	65860	67070	131951	99.51	1.3
1-1.99	0.357	34140	12188	33654	78048	28046	64881	98.58	1.9
2-2.99	0.5143	21952	11290	21466	89338	16307	36835	97.79	1.6
3-3.99	0.3779	10662	4029	10176	93367	8647	20528	95.44	1.9
4-4.99	0.5953	6633	3949	6147	97316	4659	11880	92.68	1.7
5-5.99	0.1841	2684	494	2199	97810	2437	7222	81.90	2.6
6-6.99	0.2227	2190	488	1704	98298	1946	4785	77.82	2.1
7-7.99	0.3848	1702	655	1217	98953	1375	2838	71.46	1.6
8-8.99	0.3346	1047	350	562	99303	872	1463	53.61	1.4
9-9.99	0.3029	697	211	211	99514	591	591	30.29	0.8
		486							

Table B-23

REMARRIAGE DECREMENT TABLE FOR MALES WITH CHILDREN

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_e
0-0.99	0.9078	100000	90780	99999	90780	54610	60988	100.00	0.6
1-1.99	0.8579	9220	7910	9219	98690	5265	6378	99.99	0.6
2-2.99	0.7577	1310	993	1309	99683	814	1113	99.94	0.8
3-3.99	0.7396	317	235	317	99917	200	299	99.77	0.9
4-4.99	0.7202	83	60	82	99977	53	99	99.11	1.2
5-5.99	0.2962	23	7	22	99984	20	46	96.81	2.0
6-6.99	0.1108	16	2	16	99986	15	27	95.47	1.6
7-7.99	0.8534	14	12	14	99998	8	11	94.91	0.7
8-9.99	0.6525	2	1	1	99999	3	3	65.25	1.3
		1							

Table B-24

REMARRIAGE DECREMENT TABLE FOR FEMALES WITH CHILDREN

YEARS	n_x	U_x	D_x	FD_x	EVD_x	U'_x	NEV_x	pD_x	n_{ex}
0-0.99	0.8328	100000	83280	99884	83280	58360	75655	99.88	0.76
1-1.99	0.6786	16720	11346	16604	94626	11047	17295	99.30	1.03
2-2.99	0.6802	5374	3655	5258	98281	3546	6248	97.84	1.16
3-3.99	0.6391	1719	1098	1602	99380	1169	2702	93.24	1.57
4-4.99	0.2394	620	148	504	99528	546	1533	81.26	2.47
5-5.99	0.3701	472	175	356	99703	384	987	75.36	2.09
6-6.99	0.4667	297	139	181	99842	228	602	60.88	2.03
7-7.99	0.2465	158	39	42	99881	139	375	26.65	2.36
8-9.99	0.0266	119	3	3	99884	236	236	2.66	1.97
		116							